



# 5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency

Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

## GENERAL

### Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

3-5 Year Strategic Plan Executive Summary:

Cook County receives annual grant allocations from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), and the Emergency Shelter Grant (ESG). The three overarching goals of these federal programs are to benefit persons of low- and moderate-income (households earning 80% or less of the area median income) by:

- developing a suitable living environment,
- providing decent and affordable housing, and
- expanding economic opportunities.

In order to participate in these federal programs, Cook County must develop a Consolidated Plan in accordance to with the federal regulations found at 24 CFR Part 91. The Consolidated Plan is a planning document that describes an area's priority needs regarding affordable housing, community development, and homelessness, and outlines strategies to meet those needs over a five year period. The goal of the Consolidated Plan is to produce a concise, useful, action-oriented management tool to guide the administration of the three federal programs covered by the plan.

This Consolidated Plan presents the priority needs and strategies for Program Year 2010 through Program Year 2014 (October 1, 2010 to September 30, 2015). In general, the County's Consolidated Plan addresses the needs of suburban Cook County municipalities with fewer than 50,000 residents and unincorporated Cook County. However, the municipalities covered by the Consolidated Plan vary by HUD program. Under the CDBG Program, the County's plan covers the entire county except municipalities that receive funds directly from HUD and do not participate in the County's programs, including: Arlington Heights, Berwyn, Chicago, Cicero, Des Plaines, Elgin, Evanston, Mount Prospect, Oak Lawn, Oak Park, Palatine, Schaumburg and Skokie. The County's HOME jurisdiction is similar to CDBG, except that Berwyn and Cicero are included. The ESG Program covers all suburban Cook County excluding Chicago, Cicero, Evanston, and Oak Park.

The Cook County Board of Commissioners has delegated the responsibility of administering these HUD funds to the Bureau of Community Development. The Bureau works with municipalities, non-profit organizations, County departments, businesses, developers and individuals to use the community development funds to help revitalize communities and promote economic opportunity in the County.

## **Development of the Plan**

The federal regulations that govern the development of the Consolidated Plan mandate specific outreach actions to ensure a jurisdiction collaborates with the public, service providers, and other government agencies to determine the community's priority needs. These actions include citizen participation and consultations with service providers and government agencies.

### **Public Participation**

The County undertook a comprehensive public participation process that gave residents numerous opportunities to participate in the development of the plan. The County held three regional meetings to discuss needs and additional County-wide meetings to discuss funding levels for potential projects. Each municipality seeking County funding also had to undertake a series of public meetings to engage its residents. A draft of the Consolidated Plan was made available for comments on the Bureau of Community Development's website, and was distributed to Public Libraries throughout Suburban Cook County.

### **Consultations**

The County utilized traditional mail surveys, phone interviews and internet surveys to engage over 200 municipal governments and community organizations in the planning process. Traditional mail surveys were sent to all municipal government representatives and advocates of community organizations. A phone survey was conducted for municipalities and organizations that did not respond to the mail survey. Community organizations with e-mail address, which did not respond to the traditional mail survey, were emailed an invitation to complete an internet survey.

### **Evaluation of Past Performance**

In order to effectively design programs that will meet its community needs, the County evaluated its past performance in the CDBG, HOME, and ESG programs. For a more complete analysis of the County's accomplishments, please review the Consolidated Annual Performance and Evaluation Report (CAPER) available at the Bureau of Community Development.

## **Priority Needs Assessment**

The County conducted a needs assessment to analyze its affordable housing, homeless and community development needs and to set priorities. In general, the priorities were selected based on a review and analysis of the information summarized in the first section of the Consolidated Plan, namely the community participation process, consultations, the needs assessment, and housing market analysis.

### **Affordable Housing Priorities**

- Preserve and increase the supply of affordable rental multi-family housing available to low and extremely low-income households (households earning less than 50% of the area median income).
- Increase affordability of existing rental units for extremely low-income households at risk of homelessness (households earning less than 30% of area median income).
- Preserve and increase the supply of affordable owner-occupied housing available to low- and moderate-income households (households earning 80% or less of the area median income).

- Increase affordability and availability of financing and counseling for low- and moderate-income homebuyers (households earning 80% or less of the area median income).
- Ensure equal treatment and prevent discrimination based on race, color, national origin, religion, sex, familial status, and disability in all housing-related transactions.

### **Homeless Priorities**

- Support and expand the capacity of the Cook County Continuum of Care and its member organizations to move homeless individuals and families into permanent housing situations.
- Provide support to organizations that prevent homelessness by providing temporary assistance to persons at risk of becoming homeless.
- Increase the supply of permanent supportive housing opportunities for chronically homeless persons, including the provision of tenant based rental assistance when necessary.

### **Supportive Housing Priorities (Special Needs)**

- Increase the supply of supportive housing opportunities, including independent living, for elderly, persons with disabilities, and other persons with special needs.

### **Community Development Priorities**

- Increase the sustainability of low-income areas through infrastructure investments and enhancements that will contribute to stabilization and long-term growth.
- Increase the availability and level of coordinated community-based services to support housing-related activities in low- and moderate-income areas.
- Increase the sustainability of low-income areas through the support of new and existing economic opportunities for businesses and residents.
- Facilitate the planning, development, and coordination of comprehensive solutions to the needs of neighborhoods with the highest concentration of low- and moderate-income households.

### **Estimated Resources**

Over the next five years, the County estimates a Consolidated Plan budget of nearly \$95 million<sup>1</sup> comprised from the following sources:

Program	HUD Allocation	Program Income	Total
CDBG	\$53,328,810	\$1,000,000	\$54,328,810
HOME	\$31,164,530	\$7,500,000	\$38,664,530
ESG	\$2,175,005	\$0	\$2,175,005
TOTAL	\$86,668,345	\$8,500,000	\$95,168,345

<sup>1</sup> The estimated budget and based on projections of the 2010 budget and includes expected program income that may or may not be received by the County.

## **Strategic Plan**

The Strategic Plan sets forth the County's goals, objectives, and expected outcomes to meet its highest priority needs over the term of the five year plan. The priorities, goals, and objectives are determined by the County based on the information gathered in the planning process and the needs assessment. The County will use the Strategic Plan as the basis for selecting which projects to fund over the five year period. The following narrative provides a brief overview of the County's Strategic Plan, which includes an outcomes/objectives table.

### **Affordable Housing Strategies**

- 1.1 Affordable Housing Program: Provide financing to qualified developers to preserve and increase the supply of affordable multi-family rental housing units through acquisition, rehabilitation, and new construction of rental housing for low- and moderate-income households.
- 1.2 Tenant-Based Rental Assistance: Provide rental assistance to low and extremely low-income renter households at risk of homelessness.
- 1.3 Homeowner Rehabilitation: Provide financial assistance to existing homeowners to preserve and improve the existing supply of affordable owner-occupied housing units through rehabilitation and energy efficiency improvements.
- 1.4 Homebuyer Assistance: Provide financing and HUD-certified counseling to qualified low- and moderate-income households looking to purchase their first home.

### **Homeless Strategies**

- 2.1 Shelter Operations: Provide support and assistance to the Continuum of Care and the network of emergency shelter, transitional housing, and homeless service providers in order to accomplish the ultimate goal of moving homeless individuals and families into permanent housing situations.
- 2.2 Homeless Prevention: Provide financial and counseling assistance to organizations that assist individuals and families at risk of becoming homeless.
- 2.3 Permanent Supportive Housing Development: Provide financing to qualified developers to increase the supply of permanent supportive housing opportunities for chronically homeless persons.
- 2.4 Permanent Supportive Housing Rental Assistance: Provide tenant-based rental assistance to support permanent supportive housing opportunities for chronically homeless persons.

### **Supportive Housing Strategies**

- 3.1 Permanent Supportive Housing Development: Provide financing to qualified developers to preserve and increase the supply of permanent supportive rental housing through acquisition, rehabilitation, and new construction.

### **Community Development Strategies**

- 4.1 Facilities and Infrastructure Improvements: Provide assistance to targeted low-income communities to upgrade infrastructure, capital improvement projects, and public facility improvements, with a focus on areas that receive Neighborhood Improvement Area (NIA) designation from the County.
- 4.2 Housing Services: Increase the level of housing-related public services available and accessible to low- and moderate-income households.

- 4.3 Social Services: Provide financial assistance to non-profits and public agencies to increase the availability of community-based services designed to enhance the quality of life for low- and moderate-income households.
- 4.4 Economic Development: Provide economic development assistance to new and existing businesses to retain or create new employment opportunities for low- and moderate-income persons.
- 4.5 Blight Removal: Clear and remove blighted structures that destabilize neighborhoods and detract from neighborhood investment in order to redevelop the property that contributes to the sustainability of the area.
- 4.6 Neighborhood Planning: Provide planning assistance to communities and neighborhoods in CDBG-eligible areas.

### **Outcomes and Objectives**

Per HUD guidance, the County has assigned an objective that best describes the purpose for funding each and an outcome that best reflects the intended benefit. The three objectives are to create a suitable living environment, provide decent housing, and create economic opportunities. The three outcomes are increasing availability and accessibility, improving affordability, and promoting sustainability of communities. The table below summarizes the estimated budget by objectives and outcomes for the 2010-2014 grant allocations.

Objectives	Outcomes			Total
	Availability	Affordability	Sustainability	
Suitable Living Environment	\$11,980,099	\$1,185,075	\$32,572,841	\$45,738,015
Decent, Affordable Housing	\$2,654,101	\$43,496,602	\$55,120	\$46,205,822
Economic Opportunities	\$385,839	\$0	\$2,838,669	\$3,224,508
Total	\$15,020,038	\$44,681,677	\$35,466,630	\$95,168,345

## Strategic Plan General Questions

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

1. Describe the geographic areas of the jurisdiction (including areas of low- and moderate-income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:

### **Geographic Priorities**

Geography will influence funding decisions for community development projects and to a lesser extent for affordable housing projects. However, geography will not serve as a key determinant in how funds designated to serve homeless and special needs populations are used. In regard to community development, the County's most pressing needs are in the southern portion of the county. As part of this Consolidated Plan, the County will introduce the concept of Neighborhood Improvement Areas (NIA) and shift priority to areas with higher concentrations of low- and moderate-income households. In contrast, a relatively high level of need for affordable housing opportunities exists throughout all areas of the County. As such, affordable housing resources will not be focused on a specific geography. Homeless priorities and strategies are formulated on a county-wide approach.

The affordable housing strategies will not be focused on a specific geography. There is a need for affordable housing to be spread across the County. To promote increased housing choice and opportunity, efforts will be made to increase the number of public and assisted housing units located outside areas of low-income concentration. While the primary determinant in funding for affordable housing projects will be the ability to maximize affordability, projects that have a stabilizing influence in designated Neighborhood Improvement Areas will receive additional consideration.

Over the course of the Consolidated Plan, the County will designate areas with the highest level of needs as Neighborhood Improvement Areas (NIA). NIAs include any area where at least 60% of the households are low- and moderate-income or where the County determines there is an overwhelming need for community investment. A map of the census block groups that meet the criteria is included in Appendix E. The County plans to invest 60% of its facility and infrastructure funding in these areas. These areas will also receive greater consideration for planning activities.

Census Place	LM Population	LM Universe	% LM	Census Place	LM Population	LM Universe	% LM
Ford Heights	2,983	3,499	85%	Hillside	3,169	8,015	40%
Dixmoor	3,177	4,064	78%	Forest View	314	796	39%
Robbins	4,764	6,134	78%	Norridge	5,451	14,252	38%
Deerfield	95	123	77%	Prospect Heights	6,542	17,541	37%
Phoenix	1,541	2,145	72%	Hickory Hills	5,097	13,873	37%
Harvey	21,016	29,742	71%	Palos Hills	6,445	17,588	37%
Stone Park	3,438	5,108	67%	Lynwood	2,682	7,342	37%
Riverdale	9,240	14,991	62%	Evergreen Park	7,430	20,403	36%
Chicago Heights	19,681	32,402	61%	Country Club Hills	5,893	16,184	36%
Blue Island	13,926	23,292	60%	Brookfield	6,637	18,753	35%
Rosemont	2,482	4,171	60%	Berkeley	1,846	5,236	35%
Summit	6,289	10,602	59%	Wheeling	12,194	35,326	35%
Hodgkins	1,272	2,158	59%	Rolling Meadows	8,255	24,274	34%
Markham	7,269	12,625	58%	Glenwood	3,071	9,035	34%
Burnham	2,216	3,867	57%	South Holland	7,219	21,768	33%
Melrose Park	13,263	23,176	57%	Bedford Park	180	562	32%
Calumet	21,847	38,969	56%	Homewood	6,026	19,197	31%
Maywood	14,961	26,797	56%	Willow Springs	1,487	4,941	30%
S. Chicago Heights	2,044	3,860	53%	Oak Forest	8,223	27,426	30%
Merrionette Park	1,052	1,999	53%	Indian Head Park	1,080	3,612	30%
Schiller Park	6,180	11,783	52%	Matteson	3,755	12,783	29%
Hometown	2,310	4,467	52%	Westchester	4,781	16,551	29%
River Grove	5,382	10,568	51%	Streamwood	10,467	36,520	29%
East Hazel Crest	781	1,549	50%	Buffalo Grove	4,021	14,153	28%
Worth	5,461	10,845	50%	La Grange Park	3,610	12,895	28%
Sauk	5,191	10,417	50%	Orland Hills	1,758	6,860	26%
Calumet Park	4,256	8,569	50%	Bartlett	3,083	12,079	26%
Bridgeview	7,377	14,970	49%	Elk Grove villag	8,757	34,540	25%
Lyons	4,921	10,129	49%	Lemont	3,168	12,675	25%
Franklin Park	9,277	19,293	48%	Orland Park	12,587	50,657	25%
Stickney	2,701	5,650	48%	Riverside	2,227	9,061	25%
Steger	4,529	9,654	47%	Barrington	1,364	5,640	24%
Dolton	11,874	25,507	47%	Palos Heights	2,525	10,541	24%
Forest Park	7,135	15,472	46%	Lincolnwood	2,801	12,313	23%
Harwood Heights	3,785	8,220	46%	Glenview	8,865	41,157	22%
Northlake	5,198	11,337	46%	River Forest	2,276	10,698	21%
Thornton	1,190	2,603	46%	La Grange	3,211	15,148	21%
Chicago Ridge	6,259	13,816	45%	Park Ridge	7,812	37,070	21%
North Riverside	2,852	6,349	45%	Palos Park	828	4,511	18%
Alsip	8,878	19,769	45%	Northfield	921	5,487	17%
Hazel Crest	6,470	14,551	44%	Northbrook	5,299	32,694	16%
Park Forest	10,002	22,862	44%	Wilmette	4,140	27,460	15%
Burbank	12,057	27,708	44%	Burr Ridge	518	3,591	14%
Broadview	3,601	8,301	43%	Flossmoor	1,312	9,295	14%
McCook	98	227	43%	Olympia Fields	607	4,664	13%
Bellwood	8,815	20,453	43%	Western Springs	1,522	12,621	12%
Elmwood Park	10,738	25,163	43%	Inverness	741	6,353	12%
Justice	5,095	12,074	42%	Hinsdale	210	2,167	10%
Richton Park	5,079	12,149	42%	Winnetka	1,151	12,384	9%
Lansing	11,471	28,161	41%	Barrington Hills	193	2,120	9%
Crestwood	4,319	10,652	41%	Glencoe	728	8,826	8%
Hanover Park	8,364	20,745	40%	South Barrington	287	3,729	8%
Posen	1,873	4,651	40%	Golf	32	452	7%
Countryside	2,410	6,012	40%	Kenilworth	127	2,494	5%
Midlothian	5,652	14,150	40%	Deer Park	0	8	0%
Niles	11,434	28,791	40%				

The remaining 40% of facility and infrastructure funding will assist areas that qualify as CDBG eligible. The County currently qualifies as an exception community, meaning that the County may invest CDBG funds in areas where at least 49.2% of the households earn less than 80% of the area median income.

The homeless strategies presented in this Consolidated Plan will not be focused any specific geographic area, as homelessness has been identified as being present in all three Cook County regions. Geography may be considered when determining the service areas of proposed projects to improve coordination and avoid duplication of services. Homeless and special needs priorities are formulated through the Continuum of Care which serves the needs of homeless persons throughout the county without consideration to geography. The strategies for supportive housing for persons with special needs will not be focused on any specific geography. Efforts will be made to provide supportive housing for persons with special needs throughout the suburban area.

#### County Jurisdiction

In general, the County's Consolidated Plan addresses the needs of suburban Cook County municipalities with fewer than 50,000 residents and unincorporated Cook County. However, the municipalities covered by the Consolidated Plan vary by HUD program.

Under the CDBG Program, the County's plan covers the entire county except municipalities that receive funds directly from HUD and do not participate in the County's programs, including: Arlington Heights, Berwyn, Chicago, Cicero, Des Plaines, Elgin, Evanston, Mount Prospect, Oak Lawn, Oak Park, Palatine, Schaumburg and Skokie.

The County's HOME jurisdiction is similar to CDBG, except that Berwyn and Cicero are included. The ESG Program covers all suburban Cook County excluding Chicago, Cicero, Evanston, and Oak Park.

### **Obstacles to Meeting Underserved Needs**

- **Lack of Funding:** The main barrier identified by public service agencies is a lack of funding. This results in an inability to serve all those who need assistance. The County will grant CDBG and ESG funds to these organizations to help them provide services. Since these grants are only a small portion of the funding that is needed, the County will support their applications for funding from other sources and provide additional assistance when possible.
- **Housing Counseling Certification:** The County seeks to strengthen the subrecipient agencies whose primary request for funding is for a variety of counseling services. The County recognizes that HUD provides certification for an array of housing counseling, including fair housing counseling, that serve communities, families and individuals who are seeking assistance in securing access to decent, affordable housing. The County has instituted a mandatory HUD housing counseling certification for those agencies if they continue to request funding.
- **Community Development:** Much of the infrastructure in the County is antiquated, and therefore, in need of reconstruction or replacement. Insufficient funds are the major obstacle to addressing this need. CDBG funds and municipal financing will help to address only a portion of the problem. Additional funds from state and federal sources funds are needed and being sought. Many communities also have inadequate resources to maintain community facilities and increase services. CDBG funds will help fill this gap.



- **Homelessness:** The County will use funds to expand the supply of affordable housing options in an effort to help lower-income households retain their homes and to provide emergency, transitional, and permanent supportive housing units for homeless people. The County also will work with the Continuum of Care system and the Alliance to End Homelessness in Suburban Cook County to implement their priorities for assisting homeless people with services, and emergency, transitional, and permanent housing.
- **Community Housing Development Organizations:** The County seeks to strengthen the capacity of Community Housing Development Organizations (CHDOs), as certified by the County, to develop affordable housing. The County will disseminate information to current and prospective CHDOs regarding external technical assistance, affordable housing development training, and capacity building opportunities. Formal referrals to a HUD-approved technical assistance provider will be made as appropriate. The County will also work to refine and strengthen its CHDO certification and re-certification processes to ensure that applicant agencies satisfy all eligibility requirements and have sufficient development capacity. General funding opportunities and requirements as they relate to CHDOs will also be clarified.

Certified CHDOs may receive funds from PJs to be used for operating expenses. Eligible operating expenses include but are not limited to salaries, education and training, rent and utilities, and materials and supplies. Assistance will be limited to \$50,000 or 50% of the CHDO's total annual operating expenses for that year, whichever is greater.

- **Geographic Dispersion:** Cook County is a large geographic area and some residents may have difficulty accessing some of the County's funded programs. To rectify this, the County will make a comprehensive effort to increase the accessibility of its services to areas of need through the opening of satellite housing service centers.
- **Abandoned Properties:** A large number of blighted, abandoned properties have significant back taxes owed to the County, often in amounts that exceed the value of the property. Owners have no economic incentive to sell the property since the costs to clear the title would exceed the proceeds they would receive from the sale. In addition, federal regulations prohibit the use of Consolidated Plan funds administered by the County to pay the back taxes owed to the County. To address this, the County will explore ways to expand its No Cash Bid program and otherwise assist municipalities address these abandoned properties.

## Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

\*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response:

### Lead Agency

Cook County is governed by the County Board President and the 17-member Board of Commissioners, who are elected to a four-year term. The President and Board approve all projects for the County Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG) and HOME Investment Partnerships (HOME) Programs that are included in the Consolidated and annual Action plans.

The Board designated the County's Bureau of Community Development as the lead agency to oversee the administration of the Consolidated Plan and the CDBG, ESG and HOME programs. The overall mission of the Bureau is to work with municipalities, non-profit organizations, businesses, developers and others to revitalize communities and promote economic opportunity in Cook County. As the lead agency for administering these programs, the Bureau works in partnership with local municipalities, private and public agencies, and non-profit and for-profit organizations to implement the grant programs.

### Planning Process

A central element of the Consolidated Plan is the input and involvement of a broad spectrum of citizens through the Cook County citizen participation process. The County invites its citizens, not-for-profit organizations, and other relevant interested parties to participate in the development of the Consolidated Plan, the Annual Action Plan, the annual performance report (CAPER), and other funding and allocation issues related to the CDBG, ESG, and HOME programs. The County has established a written Citizen Participation Plan that identifies this process, which is available upon request to the public.

As part of its citizen participation process for this Consolidated Plan, Cook County held three regional public hearings. At these hearings the County provides information and requirements concerning the amounts available and the eligibility criteria for the grant funds administered by the Bureau of Community Development and included in this Plan. Citizens have the opportunity at these hearings to provide input to County staff regarding local needs and community development priorities regarding the CDBG, ESG, and HOME Programs.

Cook County also held three additional county-wide public hearings related to the Consolidated Plan at the County Building in downtown Chicago. The first hearing presented information regarding the Consolidated Plan process, further solicited input from the public

regarding housing and community development needs and priorities, and established the time-frame for the consultation process and public comment period. The second public hearing required all not-for-profit applicant organizations to present proposals for funding under the three Federal programs and relevant to the consolidated planning effort. The third county-wide public hearing provided Cook County staff the opportunity to present project funding recommendations based on the proposals submitted, to the County's Community Development Advisory Council (CDAC) for approval. The CDAC then forwarded the Consolidated Plan related project budget proposals to the Cook County Board of Commissioners for review, analysis, and eventual approval.

All of the pertinent information regarding the Cook County Consolidated Plan related public hearings was made available at the website of the Cook County Bureau of Community Development, published in the area wide general circulation newspaper, the Chicago Sun-Times, and also published in 120 local suburban newspapers. In addition, Cook County sent notification letters to known community-based not-for-profit organizations within its jurisdiction regarding the Consolidated Plan and the public hearing and citizen participation process.

Cook County Spanish-speaking staff is available at each Cook County and County regional hearing to provide Spanish translation of the proceedings when requested in advance. All County Courthouses and the Cook County Building in Chicago where these public hearings were held are accessible to persons with disabilities.

The Cook County Consolidated Plan Regional and County-wide public hearings were held at the times, dates, and locations as indicated in the following table.

Date	Time	Location	Purpose
January 14, 2010	5:00 p.m.	Sixth District Courthouse 16501 South Kedzie Parkway Markham, IL 60426	Cook County South Regional Needs Assessment Hearing
January 21, 2010	5:00 p.m.	Third District Courthouse 2121 Euclid Avenue Rolling Meadows, IL 60008	Cook County North Regional Needs Assessment Hearing
January 28, 2010	5:00 p.m.	Fourth District Courthouse 1500 Maybrook Drive Maywood, IL 60426	Cook County West Regional Needs Assessment Hearing
February 10, 2010	6:00 p.m.	Cook County Building 118 North Clark Street Rm. 567 Chicago, IL 60602	Cook County County-wide Consolidated Plan Hearing
March 25, 2010	6:00 p.m.	Cook County Building 118 North Clark Street Rm. 567 Chicago, IL 60602	Cook County CDAC/ Consolidated Plan Hearing
May 20, 2010	6:00 p.m.	Cook County Building 118 North Clark Street Rm. 567 Chicago, IL 60602	Cook County CDAC/ Consolidated Plan Hearing

Cook County requires all municipal and township government applicants to annually conduct at least one needs assessment public hearing to solicit the housing and community development needs and priorities of their communities from their citizens. Municipalities and townships are also required to hold at least one application review public hearing to present to their citizens the prioritized proposed projects to be submitted to Cook County for funding. In addition, each municipality and township with current and open funded projects

are required to hold at least one performance public hearing to discuss the performance of their previously funded projects and to solicit public comment on that performance to date. The Cook County Municipal and Township government local public hearings were held at the respective local government locations on the dates indicated in the following table.

Municipality/ Township	Needs Assessment Hearing	Application Review Hearing
Village of Bellwood	November 25, 2009	January 27, 2010
Village of Berkeley	February 16, 2010	February 16, 2010
City of Blue Island	November 25, 2009	February 12, 2010
Village of Bridgeview	November 16, 2009	February 1, 2010
Village of Broadview	November 16, 2009	February 1, 2010
City of Burbank	January 27, 2010	February 10, 2010
City of Calumet City	November 11, 2009	February 1, 2010
Village of Calumet Park	January 14, 2010	February 11, 2010
City of Chicago Heights	November 27, 2009	February 16, 2010
Village of Chicago Ridge	January 5, 2010	January 19, 2010
City of Countryside	November 27, 2009	February 16, 2010
Village of East Hazel Crest	February 4, 2010	February 17, 2010
Village of Evergreen Park	March 1, 2010	March 15, 2010
Village of Ford Heights	January 28, 2010	February 8, 2010
Village of Forest Park	December 14, 2009	January 25, 2010
Village of Glenwood	February 2, 2010	February 9, 2010
City of Harvey	January 28, 2010	February 10, 2010
Village of Hazel Crest	February 9, 2010	February 16, 2010
City of Hickory Hills	January 28, 2010	February 11, 2010
Village of Hodgkins	January 27, 2010	February 2, 2010
City of Hometown	November 11, 2009	January 25, 2010
Village of Lemont	January 27, 2010	February 2, 2010
Village of Lyons	January 27, 2010	February 2, 2010
City of Markham	February 15, 2010	February 17, 2010
Village of Maywood	November 24, 2009	February 10, 2010
Village of Melrose Park	November 9, 2009	February 8, 2010
Village of Merrionette Park	November 17, 2010	February 12, 2010
Village of Midlothian	January 27, 2010	February 10, 2010
City of Northlake	November 16, 2009	January 28, 2010
Village of Norridge	November 11, 2009	January 27, 2010
Village of North Riverside	January 28, 2010	February 15, 2010
Village of Phoenix	January 27, 2010	February 9, 2010
Village of Richton Park	December 14, 2009	February 22, 2010
Village of River Grove	November 19, 2009	February 4, 2010
Village of Riverdale	February 3, 2010	February 10, 2010
City of Rolling Meadows	January 12, 2010	January 26, 2010
Village of Sauk Village	February 16, 2010	February 17, 2010
Village of Schiller Park	December 3, 2009	February 4, 2010
Village of South Chicago Heights	November 12, 2009	February 15, 2010
Village of Steger	November 2, 2009	February 2, 2010
Village of Stone Park	February 9, 2010	February 10, 2010
Village of Summit	January 19, 2010	February 1, 2010
Calumet Township	November 19, 2009	February 12, 2010
Hanover Township	October 29, 2009	January 28, 2010
Maine Township	November 24, 2009	January 17, 2010
Stickney Township	January 25, 2010	February 8, 2010
Thornton Township	November 16, 2009	January 26, 2010
Worth Township	January 28, 2010	February 9, 2010
Summit Park District	February 2, 2010	February 17, 2010

### **Consultations**

The County utilized traditional mail surveys, phone interviews and internet surveys to engage over 200 municipal governments and community organizations in the planning process. Traditional mail surveys were sent to all municipal government representatives and advocates of community organizations. A phone survey was conducted for municipalities and organizations that did not respond to the mail survey. Community organizations with e-mail address, which did not respond to the traditional mail survey, were emailed an invitation to complete an internet survey.

### **Homeless Consultation**

The County consulted with the local Continuum of Care (CoC), the Alliance to End Homelessness in Suburban Cook County, to determine priority homeless needs. The Alliance is a non-profit organization responsible for planning and coordinating homeless services and housing options for all of Cook County outside of Chicago and Evanston. It organizes its work for homeless assistance at the local grassroots level and forms a collaborative system, sharing information, referral, shelter, and service delivery within the county. In addition to the consultation, the Alliance also has permanent representation on the Cook County Community Development Advisory Council (CDAC) which reviews and makes funding recommendations for the Consolidated Plan allocations.

### **Public Housing Consultation**

The County consulted with The Housing Authority of the County of Cook (HACC) on a number of issues, including the consideration of public housing needs and planned programs and activities, neighborhood improvement programs, resident programs and services, and overall strategy.

### **Lead-Based Paint Hazard Consultation**

Lead poisoning is one of the most widespread environmental hazards facing children today and is considered to be the most serious environmental threat to children's health. The County worked with internal staff, the Department of Health, municipalities, and non-profit advocates to assess the threat of lead-based paint hazards.

### **Adjacent Government Consultation**

The Draft Cook County Consolidated Plan and Annual Action Plan were submitted to metropolitan planning agencies and adjacent governments for review and comment, including the Chicago Metropolitan Agency for Planning, Illinois Housing Development Authority, Housing Authority of Cook County, DuPage County, Kane County, Lake County, McHenry County, and Will County.

The Draft Cook County Consolidated Plan and Annual Action Plan were also submitted to the following HUD designated entitlement communities that are within the borders of Cook County: Village of Arlington Heights, Village of Orland Park, City of Chicago, Village of Palatine, City of Des Plaines, Village of Schaumburg, City of Evanston, Village of Skokie, City of Elgin, Village of Tinley Park, Village of Hoffman Estates, Village of Mount Prospect, Village of Oak Park, and Village of Oak Lawn.

## Citizen Participation (91.200 (b))

\*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

3-5 Year Strategic Plan Citizen Participation response:

A central element of the Consolidated Plan is the input and involvement of a broad spectrum of citizens through the Cook County citizen participation process. The County invites its citizens, not-for-profit organizations, and other relevant interested parties to participate in the development of the Consolidated Plan, the Annual Action Plan, the Annual Performance Report (CAPER), and other funding and allocation issues related to the CDBG, ESG, and HOME programs. The County has an established a written Citizen Participation Plan that identifies this process, which is available upon request to the public.

As part of its citizen participation process for this Consolidated Plan, Cook County held three regional public hearings. At these hearings the County provides information and requirements concerning the amounts available and the eligibility criteria for the grant funds administered by the Bureau of Community Development and included in this Plan. Citizens have the opportunity at these hearings to provide input to County staff regarding local needs and community development priorities regarding the CDBG, ESG, and HOME Programs.

Cook County also held three additional county-wide public hearings related to the Consolidated Plan at the County Building in downtown Chicago. The first hearing presented information regarding the Consolidated Plan process, further solicited input from the public regarding housing and community development needs and priorities, and established the time-frame for the consultation process and public comment period. The second public hearing required all not-for-profit applicant organizations to present proposals for funding under the three Federal programs and relevant to the consolidated planning effort. The third county-wide public hearing provided Cook County staff the opportunity to present project funding recommendations based on the proposals submitted, to the County's Community Development Advisory Council (CDAC) for approval. The CDAC then forwarded the Consolidated Plan related project budget proposals to the Cook County Board of Commissioners for review, analysis, and eventual approval.

All of the pertinent information regarding the Cook County Consolidated Plan related public hearings was made available at the website of the Cook County Bureau of Community Development, published in the area wide general circulation newspaper, the Chicago Sun-Times, and also published in 120 local suburban newspapers. In addition, Cook County sent notification letters to known community-based not-for-profit organizations within its jurisdiction regarding the Consolidated Plan and the public hearing and citizen participation process.

Cook County Spanish-speaking staff is available at each Cook County and County regional hearing to provide Spanish translation of the proceedings, when requested in advance. All

County Courthouses and the Cook County Building in Chicago where these public hearings were held are accessible to persons with disabilities.

The Cook County Consolidated Plan Regional and County-wide public hearings were held at the times, dates, and locations as indicated in the table on page 12.

Cook County requires all municipal and township government applicants to annually conduct at least one needs assessment public hearing to solicit the housing and community development needs and priorities of their communities from their citizens. Municipalities and townships are also required to hold at least one application review public hearing to present to their citizens the prioritized proposed projects to be submitted to Cook County for funding. In addition, each municipality and township with current and open funded projects are required to hold at least one performance public hearing to discuss the performance of their previously funded projects and to solicit public comment on that performance to date. The Cook County Municipal and Township government local public hearings were held at the respective local government locations on the dates indicated in the following table.

As part of its citizen participation process for this Consolidated Plan, Cook County held three regional public hearings. At these hearings the County provides information and requirements concerning the amounts available and the eligibility criteria for the grant funds administered by the Bureau of Community Development and included in this Plan. Citizens have the opportunity at these hearings to provide input to County staff regarding local needs and community development priorities regarding the CDBG, ESG, and HOME Programs.

The public was invited to review and comment on the draft of the Cook County Consolidated Plan and its Annual Action Plan for a period of thirty days prior to being submitted to the U.S. Department of Housing and Urban Development (HUD). The public comment for this year's submission began July 9, 2010 and concluded on August 9, 2010. The public comment period was extended to August 12, 2010. A notification of the availability of the Draft Consolidated Plan and Annual Action Plan was published in the Chicago Sun-Times and 120 local suburban newspapers.

A draft copy of the Consolidated Plan and Annual Action Plan was available at the offices of Cook County Bureau of Community Development (CCBCD) located at 69 W. Washington St., Rm. 2900, Chicago, Illinois, 60602. The Consolidated Plan was available online at CCBCD website and distributed to local libraries throughout Suburban Cook County. (See Appendix C.) Final copies of both plans will also be made available online.

All public comments on the draft Consolidated Plan and Annual Action Plan that were submitted in writing or provided orally during the public comment period were considered when preparing the final Plan. A summary of comments received and a review, analysis, and response to those comments are included as an appendix to this document.

## **Institutional Structure (91.215 (i))**

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital



improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

### **Institutional Structure**

Cook County is governed by the County Board President and the 17-member Board of Commissioners, who are elected to a four-year term. The President and Board approve all projects for the County Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG) and HOME Investment Partnerships (HOME) Programs that are included in the Consolidated and annual Action plans.

The Board designated the County's Bureau of Community Development as the lead agency to oversee the administration of the Consolidated Plan and the CDBG, ESG and HOME programs. The overall mission of the Bureau is to work with municipalities, non-profit organizations, businesses, developers and others to revitalize communities and promote economic opportunity in Cook County. As the lead agency for administering these programs, the Bureau works in partnership with local municipalities, private and public agencies, and non-profit and for-profit organizations to implement the grant programs.

### **Cook County Community Development Advisory Council**

The Cook County Community Development Advisory Council (CDAC) reviews program allocations and performance. The 11-member CDAC is comprised of suburban elected officials and representatives from the non-profit sector; who represent all regions of Cook County. CDAC serves as the forum for all County-wide public hearings, and the council provides input on needs, priorities, project recommendations and project performance.

### **Municipalities, Developers, and Non-profit Subrecipients**

The County works in cooperation with local governments, private and public agencies, and for-profit and nonprofit organizations to administer the funded programs of the Consolidated Plan. Only a select few projects are administered directly by County staff. This partnership has provided Cook County with the opportunity to use limited resources more efficiently and reduce gaps in delivering services.

### **Public Housing**

The Cook County Bureau of Community Development works closely with the Housing Authority of Cook County (HACC) to develop community plans and strategies and to implement programs. The Housing Authority is a separate legal entity whose board is appointed by the County Board President, subject to the approval of the Board of Commissioners. HACC is funded directly by HUD and governed by HUD regulations. HACC operates the public housing system for most of the suburban area, and works to help public housing recipients improve their lives.

### **Strengths and Gaps**

While the County feels the capacity of the existing institutional structure is strong, there are areas where institutional capacity can be improved, either through the creation of new organizations or the expansion of existing agencies, and greater coordination between existing organizations.

As part of the new Consolidated Plan, the County will increase the effectiveness of program delivery through support of three regional satellite centers throughout the county to make funded programs more accessible to residents. Beginning in 2010, the County will provide



operational support to three agencies to provide housing related counseling at these centers. In future years, the County hopes to offer additional services at these centers.

Throughout the next five years, Cook County will seek to strengthen the capacity of its partner organizations through funding and technical assistance efforts. Internally, the Bureau continues to reorganize staff and create new program policies for continued success in helping subrecipients complete projects on schedule and improving the County's spending ratio.

The County will provide funding to the local Continuum of Care (CoC), the Alliance to End Homelessness in Suburban Cook County, to support their efforts to serve the homeless population and support members of the Continuum.

There is a need for continued development and capacity building for viable non-profit organizations to carry out housing development activities. Cook County will make HOME CHDO Operating funds available to qualified Community Housing Development Organizations (CHDO) for operating subsidies.

Finally, the County will coordinate with Cook County municipalities who do not currently participate in the HOME Consortium and discuss the potential for expanding the Consortium.

## **Monitoring (91.230)**

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

The Bureau of Community Development is responsible for monitoring project activities that receive funds from the CDBG, ESG and HOME programs. The County's monitoring process follows the standards and procedures detailed in HUD monitoring handbooks, guidelines, and technical assistance publications. The Bureau is creating a monitoring team to provide support services to staff assigned to projects. Due to the large number of funded activities and limited staff resources, project staff will conduct annual on-site monitoring reviews based on assessments that identify "high risk" agencies and projects.

Every municipality, nonprofit organization and private developer receiving federal assistance from the County is required to sign an agreement detailing all pertinent regulations, certifications, project descriptions, and performance requirements. The Bureau monitoring team's annual reviews to identify high risk factors will ensure that a project complies with the terms of the agreements and Consolidated Plan goals and strategies.

The Bureau also requires a written performance report from the subrecipients at the end of each program year to assess the overall performance of each program/activity. The Bureau uses a client-based project tracking and monitoring system in which staff members are responsible for specific subrecipients. Staff are involved in the initial project review and, if the project is funded, follow the project from the awarding of funds to the project closing in the Integrated Disbursement and Information System (IDIS).

The Bureau also conducts site inspections during the construction of HOME projects, fire stations, community centers, public facilities, infrastructure projects and rehabilitation of single-family homes. The inspections are carried out to ensure that high quality construction work is performed and completed on time. The Bureau performs follow-up audits after it receives Single Audit Reports from subrecipients. Reports are generated which identify

project status, findings, corrective actions, and unused funds. Finally, each public service provider submits quarterly reports, which are required in order to draw down funds.

During the period of affordability, Cook County performs on-site inspections of HOME-assisted rental housing to determine compliance with the property standards of § 92.251 of the HOME rule and to verify the information submitted by the owners in accordance with the requirements of §92.252 of the HOME rule. Inspections are performed at least: every three years for projects containing one to four units; every two years for projects containing five to 25 units; and every year for projects containing 26 or more units. Inspections are based on a sufficient sample of units.

In response to recent HUD monitoring visits, the Bureau will continue to improve its monitoring process for HOME-funded projects to ensure consistent enforcement of HUD compliance requirements and incorporate monitoring best practices. Internal processes and associated documentation, with particular emphasis upon inspections and housing standards as well as income and occupancy compliance, will be reviewed and revised to both strengthen and streamline the HOME monitoring process. Respective monitoring and recordkeeping roles and responsibilities pertaining to County staff and funding recipients will be further clarified. The monitoring process will be better integrated in the funding management process from the time of award throughout the life of the project as defined under the HOME regulations.

## **Priority Needs Analysis and Strategies (91.215 (a))**

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

The strategies described herein establish Cook County's priorities for assisting low- and moderate-income persons and neighborhoods with funds made available through the Consolidated Plan. The affordable housing and development needs of a community will always outweigh the resources available to address those needs. Therefore, it is necessary to prioritize the use of available funds to the highest and best use to meet the most pressing needs. The Strategic Plan is outlined in conformance with the regulatory requirements of 24 CFR Part 91 and provides detailed information on each of the following need categories:

- Affordable Housing Priority Needs and Objectives
- Homeless Priority Needs and Objectives
- Supportive Housing Priority Needs and Objectives
- Community Development Priority Needs and Objectives

In addition, the Strategic Plan describes planning and administrative initiatives that the County will undertake in conjunction with its funded projects. These include actions to remove regulatory barriers to affordable housing, reduce the threat of lead-based paint hazards, reduce the number of households living in poverty, improve the local institutional structure and coordination among local agencies, affirmatively further fair housing choice, and ensure compliance with all applicable regulations through monitoring.

## **Assignment of Priority Needs**

In general, the priorities were selected based on a review and analysis of the information summarized in the first section of the Consolidated Plan, namely the community participation process, consultations, the needs assessment, and housing market analysis. Strategies are designed to meet the priority needs and based on past performance and best practices of communities with similar programs.

Over the course of the five-year plan, the County will also work with community stakeholders to identify underserved needs based on the most recent available data. The use of underserved need factors will provide needed flexibility to respond to the changing needs of the community. Together, the priorities and the underserved needs will form the criteria for the proposal process that ensures selected partners have capacity to effectively carry out funded projects in a timely manner and the selected projects serve the most critical of needs within the community.

Only eligible projects that clearly demonstrate the capacity to serve one of the priorities below will receive funding through the Consolidated Plan. These priorities will be incorporated into all requests for proposals over the next five years. Over the course of the five-year plan, the County will work with community stakeholders to identify critical needs based on the most recent available data. The use of critical need factors will provide needed flexibility to respond to the changing needs of the community. Together, the priorities and the critical needs will form the criteria for the proposal process that ensures selected partners have capacity to effectively carry out funded projects in a timely manner and the selected projects serve the most critical of needs within the community.

The following strategies are often targeted to assist households at specific income levels, including "Extremely Low-Income", "Low-Income", and "Moderate-Income"<sup>2</sup>.

- Extremely Low-Income households earn between 0 and 30 percent of the area median income.
- Low-Income households earn between 30 and 50 percent of the area median income.
- Moderate-Income households earn between 50 and 80 percent of the area median income.

These income levels are defined annually by HUD based on household size and the median income of the Chicago-Joliet-Naperville metropolitan area. The table below summarizes the thresholds for each income level as of 2010.

Income Category	% of Median Income	Household Size							
		1	2	3	4	5	6	7	8
Extremely Low	30%	\$15,800	\$18,050	\$20,300	\$22,550	\$24,400	\$26,200	\$28,000	\$29,800
Low	50%	\$26,300	\$30,050	\$33,800	\$37,550	\$40,600	\$43,600	\$46,600	\$49,600
Moderate	80%	\$42,100	\$48,100	\$54,100	\$60,100	\$64,950	\$69,750	\$74,550	\$79,350

<sup>2</sup> The HOME and CDBG program have different terminologies for levels of income. For the purposes of the Consolidated Plan, the County will use the CDBG terms Extremely Low, Low, and Moderate-Income.

## **HUD Priority Need Tables**

In addition to this narrative, HUD requires the use of prescribed tables to describe the priority need within the community, including the Priority Housing Needs Table (HUD Table 2A), Homeless Gaps Analysis Table (HUD Table 1A), the Special Needs Table (HUD Table 1B), and the Priority Community Development Needs Table (HUD Table 2B). These tables can be found in Appendix B. The tables use a ranking system to describe three levels of relative priority among categories of need. Before reviewing the HUD Priority Need Tables, it is important to understand some key concepts of the system:

- The sole purpose of the ranking is to describe the potential for receiving funding from the federal programs covered under the Consolidated Plan.
- All of the priorities are relative. For example, a medium-ranked priority need simply means that there are higher priorities in terms of the use of Consolidated Plan funds.
- A low or medium priority need does not necessarily mean that the particular need does not exist in the community. A need category may receive a low or medium rank because the needs are currently addressed with non-Consolidated Plan funds.

**High Priority:** Cook County Consolidated Plan funds will be used to address this category of need, either alone or in conjunction with the investment of other public or private funds during the period of time designated in the strategy portion of this document.

**Medium Priority:** Cook County Consolidated Plan funds will only be used to address this category of need if funds are available and if the amount of federal grant funds can provide substantial leverage of additional funds. The County will work with partner agencies to appropriate other sources of funds to meet this need.

**Low Priority:** It is not expected that Cook County Consolidated Plan funds will be used to address this category of need. If unforeseen circumstances arise, the County may choose to fund a low priority project with Consolidated Plan funds. The County will consider providing certifications of consistency for other entities' applications for Federal assistance that address needs categorized as low.

## **Obstacles to Meeting Underserved Needs**

- **Lack of Funding:** The main barrier identified by public service agencies is a lack of funding. This results in an inability to serve all those who need assistance. The County will grant CDBG and ESG funds to these organizations to help them provide services. Since these grants are only a small portion of the funding that is needed, the County will support their applications for funding from other sources and provide additional assistance when possible.
- **Housing Counseling Certification:** The County seeks to strengthen the subrecipient agencies whose primary request for funding is for a variety of counseling services. The County recognizes that HUD provides certification for an array of housing counseling, including fair housing counseling, that serve communities, families and individuals who are seeking assistance in securing access to decent, affordable housing. The County has instituted a mandatory HUD housing counseling certification for those agencies if they continue to request funding.
- **Community Development:** Much of the infrastructure in the County is antiquated, and therefore, in need of reconstruction or replacement. Insufficient funds are the major obstacle to addressing this need. CDBG funds and municipal financing will help

to address only a portion of the problem. Additional funds from state and federal sources funds are needed and being sought. Many communities also have inadequate resources to maintain community facilities and increase services. CDBG funds will help fill this gap.

- **Homelessness:** The County will use funds to expand the supply of affordable housing options in an effort to help lower-income households retain their homes and to provide emergency, transitional, and permanent supportive housing units for homeless people. The County also will work with the Continuum of Care system and the Alliance to End Homelessness in Suburban Cook County to implement their priorities for assisting homeless people with services, and emergency, transitional, and permanent housing.
- **Community Housing Development Organizations:** The County seeks to strengthen the capacity of Community Housing Development Organizations (CHDOs), as certified by the County, to develop affordable housing. The County will disseminate information to current and prospective CHDOs regarding external technical assistance, affordable housing development training, and capacity building opportunities. Formal referrals to a HUD-approved technical assistance provider will be made as appropriate. The County will also work to refine and strengthen its CHDO certification and re-certification processes to ensure that applicant agencies satisfy all eligibility requirements and have sufficient development capacity. General funding opportunities and requirements as they relate to CHDOs will also be clarified.

Certified CHDOs may receive funds from PJs to be used for operating expenses. Eligible operating expenses include but are not limited to salaries, education and training, rent and utilities, and materials and supplies. Assistance will be limited to \$50,000 or 50% of the CHDO's total annual operating expenses for that year, whichever is greater.

- **Geographic Dispersion:** Cook County is a large geographic area and some residents may have difficulty accessing some of the County's funded programs. To rectify this, the County will make a comprehensive effort to increase the accessibility of its services to areas of need through the opening of satellite housing service centers.
- **Abandoned Properties:** A large number of blighted, abandoned properties have significant back taxes owed to the County, often in amounts that exceed the value of the property. Owners have no economic incentive to sell the property since the costs to clear the title would exceed the proceeds they would receive from the sale. In addition, federal regulations prohibit the use of Consolidated Plan funds administered by the County to pay the back taxes owed to the County. To address this, the County will explore ways to expand its No Cash Bid program and otherwise assist municipalities address these abandoned properties.

## **Lead-based Paint (91.215 (g))**

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

### 3-5 Year Strategic Plan Lead-based Paint response:

#### The Threat of Lead-Based Paint

Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Lead is especially dangerous for pregnant women and households with children under the age of six. Lead poisoning is one of the most widespread environmental hazards facing children today and is considered to be the most serious environmental threat to children's health.

Research shows that blood lead levels of 10 micrograms per deciliter of blood ( $\mu\text{g/dL}$ ) in young children can result in lowered intelligence, reading and learning disabilities, impaired hearing, reduced attention span, hyperactivity, and antisocial behavior. However, there currently is no demonstrated safe concentration of lead in blood, and adverse health effects can occur at lower concentrations.

In 1976-1980 the average child, regardless of family income, had an elevated blood lead level (i.e. concentrations greater than 10  $\mu\text{g/dL}$ ). However, children living in families with incomes below the poverty line had higher average blood lead concentrations than those living in families with incomes at or above the poverty line. This disparity continued through to present day. National studies have shown that for all income levels, non-Hispanic African-American children had a greater risk of elevated blood lead levels than white children. However, the disparity is greater for African-American children who live in families with incomes below the poverty line.

Today, high blood lead levels are due mostly to deteriorated lead paint in older homes and contaminated dust and soil. Soil that is contaminated with lead is an important source of lead exposure because children play outside and very small children frequently put their hands in their mouths.

According to the 2000 U.S. Census, there are 756,584 housing units built prior to 1980 in suburban Cook County. Of those, 18,340 units are owner-occupied units with households below poverty and 28,277 units are renter-occupied with households below the poverty threshold. Cicero (2,219), Harvey (1,248), and Chicago Heights (1,207) have the greatest number of renter households in poverty living in units built before 1980. Cicero (860) also has the greatest number of owner households in poverty living in units built before 1980.

#### Proposed Actions

The County recognizes the danger of lead-based paint and anticipates funding testing and abatement programs to reduce the number of homes with lead-based paint. The County estimates the program will make at least 250 homes lead-safe.

Cook County will ensure that all of its federally-funded housing programs are in full compliance with the lead-based paint hazard regulations (24 CFR Part 35). This includes assisting households with the appropriate lead paint inspection, testing, and abatement of lead-based paint hazards. The County will also provide education through the distribution of lead paint information and literature and will seek greater coordination with state agencies to leverage additional resources.

In April 2010, EPA extended current requirements regarding lead-safe work practices to cover most pre-1978 housing and require renovation firms to perform quantitative dust testing to achieve dust-lead levels that comply with EPA's regulatory standards. The County will work with its contractors, subrecipients and community partners to ensure all funded programs are in full compliance with the updated regulation.

In addition, the County will work with the Cook County Department of Public Health (CCDPH) to outreach to physicians, parents/guardians, home improvement and paint

stores; and day care centers (both center and home-based) to educate and increase awareness of the risks of lead poisoning, as well as inform the community of the CCDPH resources available to assist qualified property owners in correcting lead hazards. The Department anticipates educating over 800 individuals next year through presentations at community events, health fairs, and lead testing sessions.

CCDPH is concerned with the low testing rates in suburban Cook County. Consequently, the agency is continuing to concentrate its efforts to address this issue by conducting lead testing events and providing physician and local clinic staff with lead prevention workshops. The highest risk areas are in the western and southern suburbs and include Maywood, Cicero, Berwyn, Chicago Heights, Riverdale, and Harvey. These areas are considered high risk due to the prevalence of housing built well before 1978.

Berwyn, has initiated extensive blood testing and lead inspections services to reduce code and health violations and will distribute advisories to households inspected and rehabilitated, extensive blood-testing of pre-school to Kindergarten students.

## Housing Needs (91.205)

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

Please refer to the CHAS tables in Appendix B.

For the purposes of this plan, a housing unit is considered affordable if the total cost of housing, including utilities, is less than thirty percent of household income. If housing costs exceed thirty percent of household income, the household is considered to have a cost burden. Any household that pays more than half of its income for housing costs is considered to have a severe cost burden.

HUD received a special tabulation of data from the U.S. Census Bureau called the Comprehensive Housing Affordability Strategy (CHAS) data set. This data set addresses quality of housing stock and estimates the number of units that have "housing problems". HUD considers units to have a housing problem if it meets one of the following three criteria:

- Overcrowded: Units that have more than one person per room is considered overcrowded.
- Cost Burdened: Units where the household pays more than 30% of their income on housing costs has a cost burden. For renters, housing costs include rent paid by the

tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

- Without complete kitchen or plumbing facilities

### **Disproportionate Housing Needs**

As defined by HUD, a disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is at least 10% higher than found for the category as a whole. The 2000 CHAS data below reveals the following disproportionate level of housing need:

- Low- and Moderate-Income African American Owners (30-80% AMI)
- Extremely Low Hispanic Renters (0-30% AMI)
- Hispanic Owners at all income levels
- Extremely Low- and Low-Income Native American Owners (0-50% AMI)
- Low- and Moderate-Income Asian Renters (30-80% AMI)
- Low- and Moderate-Income Asian Owners (30-80% AMI)
- Moderate-Income Pacific Islanders (50-80% AMI)
- Extremely Low- and Moderate-Income Pacific Islanders (0-30 and 50-80% AMI)



**Percent of Households with Housing Problems by Race and Income**

Household by Type, Income, & Housing Problem	Renters	Owners	Households
<b>African-American</b>			
Household Income <=30% MFI	78.5	81.2	79.3
Household Income >30 to <=50%	77.4	80.7	78.8
Household Income >50 to <=80% MFI	32.9	59.7	47
Household Income >80% MFI	8.6	16.2	14.5
Total Households % with any housing problems	46	33.9	38.6
<b>Hispanic</b>			
Household Income <=30% MFI	89.9	88.3	89.5
Household Income >30 to <=50%	72.9	88.5	79.4
Household Income >50 to <=80% MFI	44.9	74.7	61.7
Household Income >80% MFI	30.8	30.5	30.6
Total Households % with any housing problems	56.2	51.6	53.5
<b>Native American</b>			
Household Income <=30% MFI	40.7	100	60
Household Income >30 to <=50%	70.6	100	76.2
Household Income >50 to <=80% MFI	12.5	31.8	23.7
Household Income >80% MFI	5.3	8.9	8
Total Households % with any housing problems	27.7	22.5	24.5
<b>Asian</b>			
Household Income <=30% MFI	69.5	85.5	74.8
Household Income >30 to <=50%	92.4	79.3	87.8
Household Income >50 to <=80% MFI	58.9	75.2	69
Household Income >80% MFI	26	26.3	26.2
Total Households % with any housing problems	46.8	36.3	39.5
<b>Pacific Islander</b>			
Household Income <=30% MFI	N/A	N/A	N/A
Household Income >30 to <=50%	28.6	100	44.4
Household Income >50 to <=80% MFI	100	0	58.3
Household Income >80% MFI	0	38.9	28
Total Households % with any housing problems	42.9	36	39.1

## Priority Housing Needs (91.215 (b))

Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.

1. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category. Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

### Assigning Priorities

The affordable housing priorities are based on the review and analysis of the information summarized in the Consolidated Plan, namely the community participation process, consultations, the needs assessment, and housing market analysis.

### Priority Needs

Priority needs related to affordable housing needs include:

- Preserve and increase the supply of affordable rental multi-family housing available to low and very low-income persons.
- Preserve and increase the supply of affordable owner-occupied housing in standard condition available to low- and moderate-income persons.
- Increase rental and home ownership assistance to low- and moderate-income persons.

HUD requires the County to assign a priority to each combination of household type, income level, and tenure. HUD allows for the grouping of household and income types when the level of need applies to more than one group. The County has grouped affordable housing needs by tenure and income type. The housing needs of special needs populations that require supportive housing and homeless individuals and families are also included.

### Owner-Occupied Households

According to the updated 2009 CHAS data, there are 232,019 owner-occupied households with a housing problem. Of those, 44% are small-related households, 14% are large-related households, 25% are elderly households, and the remaining 17% are non-related, non-elderly households. The majority of owners (54%) with housing problems are moderate-income. 20% of owners with problems are extremely low-income, and the remaining 26% are low-income. For a detailed breakout by township and household type, please refer to the CHAS data tables in Appendix F.

### Rental households earning less than 50% of area median income

According to the updated 2009 CHAS data, there are 60,615 renter households earning less than 50% of the area median income with a housing problem. Of those, 54% are extremely low-income (earning less than 30% of the area median income) and the remaining 46%

earn between 30 and 50% of the area median income. The breakout by household type is divided between related-households (45%), elderly households (31%), and non-related households (24%) . For a detailed breakout by township and household type, please refer to the CHAS data tables in Appendix F.

### **Rental households earning between 50% and 80% of area median income**

An additional 37,640 moderate-income rental households are considered to have a housing problem. Housing for this income level is often considered "workforce housing". Many households at this income level could find more affordable housing but accept a housing cost burden in exchange for housing in higher cost areas with better schools or job opportunities. For a detailed breakout by township and household type, please refer to the CHAS data tables in Appendix F.

## **Housing Market Analysis (91.210)**

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

### **County Profile**

Cook County contains 128 municipalities in its region. The most well-known being the City of Chicago. The City of Chicago and the suburban municipalities account for approximately 85% of the County's 946 square miles, while unincorporated areas make up the remaining 15%. The unincorporated areas of the County are under the jurisdiction of the Cook County Board of Commissioners.

The population of Cook County is estimated at 5,288,161. Chicago's population of 2,740,224 accounts for 52% of the county's population. There are 9 other municipalities with populations over 55,000. These are Arlington Heights, Cicero, Des Plaines, Evanston, Mount Prospect, Palatine, Schaumburg, Skokie and Oak Lawn. Most of these are in the north and northwestern areas, with the exception of Oak Lawn.

The County is the economic and cultural hub of the State, with a population of approximately 5.3 million residents, representing one of the major metropolitan areas in the nation after Los Angeles and New York. The County is the most populous county in Illinois and represents 42% of the state's economic activity.

The County is a diverse industrial center and the leading economic center of the Midwest. Increased industrial earnings in professional and business services, finance, insurance, and real estate (FIRE), and educational and health sectors led total economic growth of almost an average 4.5% annually from 2002-2006. Professional and business services have become the largest contributors to industrial earnings, growing about an average of 8% annually in the past five years to account for 18.7% of total earnings sources for the County. In the same period, the FIRE sector grew an average 6% annually and represents 15% of the local economy. The County's industrial profile resembles that of the U.S., with a slightly larger services sector and somewhat smaller governmental presence.

### **Supply: Condition of Housing Stock**

Based on information gathered through the consultation process, a large number of the troubled housing stock is in substandard condition but suitable for rehabilitation. For the purposes of this plan, units are considered to be in "standard condition" when the unit is in compliance with the local building code. Units are considered to be in "substandard condition but suitable for rehabilitation" when the unit is out of compliance with one or more code violations and it is both financially and structurally feasible to rehabilitate the unit.

### **Supply: New Housing Stock**

Given the current market, there is no incentive for builders to develop new housing. By 2009, 447 once-active Chicago-area developments were on hold. Developers were marketing 754 local projects at the end of the year, down from 1,301 three years earlier.

The first quarter of 2010 saw the lowest rate of sales for new single-family homes in the 16 years. On a seasonally adjusted, annualized basis, new-home sales increased by 14% over 2009, to 3,228 units. Before this, sales fell every quarter (on a year-over-year basis) since the end of 2005. Sales down more than 90% from their peak of 35,264 units in 2005.

A balanced market typically has an absorption rate of 3 to 4 months of supply. An absorption rate less than 3 months indicates a housing shortage, while a rate of 5 or more indicates an oversupply. According to A.L. Wagner Appraisal Group, almost every Cook County community had an absorption rate of over 6 months in April 2010. The most distressed markets approaching 20 months. Overall, the metro area averaged an absorption rate of 8.4 months.

Chicago-area existing-home sales will begin rising again in 2011, hitting about 95,000 units in 2013, according to a forecast by Irvine, Calif.-based John Burns Real Estate Consulting. Other experts state it may take until 2016 for suburban residential construction to return to the pre-peak normalcy. Suburban areas further from the City are expected to rebound faster than locations closer to the city.

The current market will have a long-term effect on the supply of homebuilders for years to come. Independent Chicago-area builders do not have access to the same level of resources that national public companies do. As a result, these larger firms now account for 43% of new-home sales around Chicago, up from 28% at the peak of the market in 2005 and 11% a decade ago. As local developers continue to struggle, this will have a domino effect on subcontractors.

The housing slump so far has wiped out nearly 100,000 local jobs, or about 2.5% of the Chicago-area labor market, according to Moody's Economy.com. Local general contractors in the residential market have shed more than half their workers since the peak in 2006 and now employ just 11,660 people, while specialty trades like carpentry and masonry employ 80,090, down 38%.

### Supply of Affordable Rental Housing

According to a recent study conducted by the DePaul University Real Estate Center, market conditions are contributing to a massive loss in the number of affordable rental units within the County. Units that were once affordable are being converted to condominiums or receiving rent increases that make them unaffordable. The study projects that the number of affordable rental units will fall by an additional 38,000 units by 2020 while demand for such units will increase by 34,000. This includes projections for new affordable units; the actual predicted loss of affordable units is 78,000. For each new affordable unit built, two existing affordable units would be lost. The net result in 2020 will be more than 185,000 households seeking, but unable to find, affordable rental housing in Cook County.

### Demand: Local Economic Trends

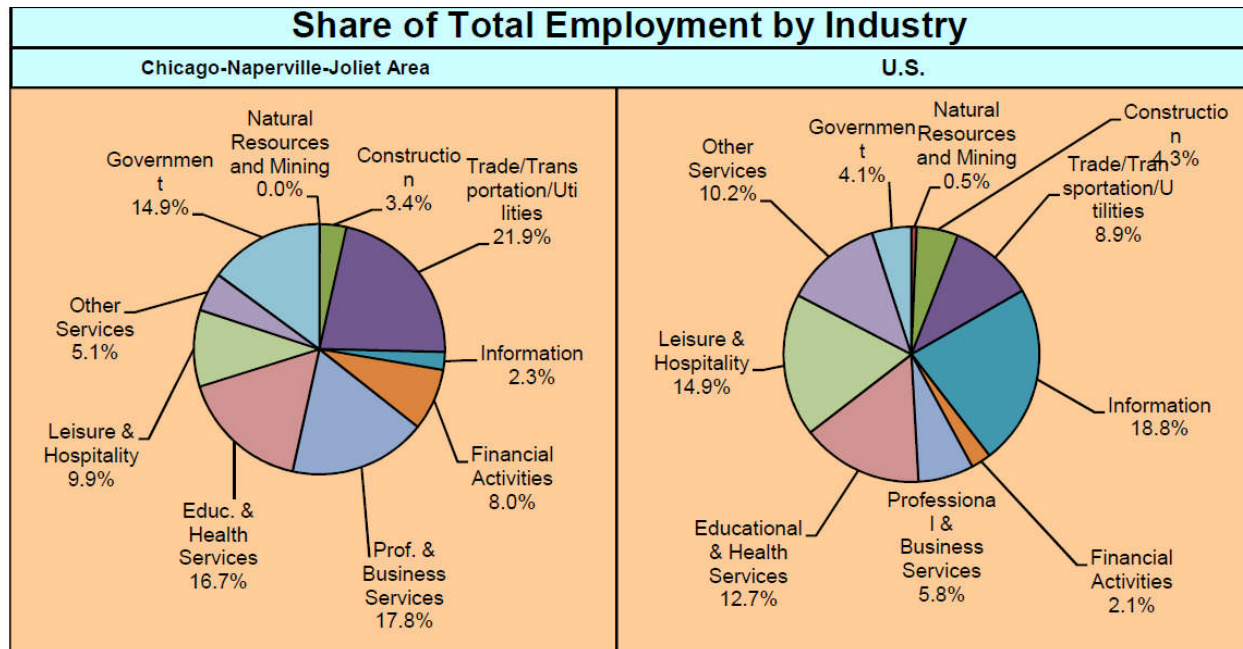
Countywide employment was flat before the recession, with some job recovery in services offsetting reduced manufacturing employment. Although employment contracted at an average 0.54% annually since 2000, the labor force also contracted at about an average of 0.5% annually. Unemployment rates, after peaking at 7.4% in 2003, declined to 5.1% in 2007. More recently, unemployment in April 2008 increased to 5.5%, compared with 5.4% for the state and 4.4% for the nation in the same period. Unemployment for August 2009 spiked to a high 10% reflecting layoffs at Walgreens, CDW, University of Chicago Medical Center and Motorola, to name a few of the more prominent examples.

The Chicago-area jobless rate, which hit 10.6% in December, is expected to peak this year at 11.5% and will remain above 10% through the end of 2011, according to Moody's Economy.com. The shadow unemployment rates for the Illinois, RMW and the Nation were 11.8%, 13.9% and 11.9%, compared to official unemployment rates of 10.8%, 10.4% and 9.7%.

Illinois added 16,700 jobs at a rate of 0.30% in May 2010. So far, the state has had five months positive job growth in a row. The three-month moving average of jobs, a more stable measure of labor market, was up by 15,400 jobs per month. Slightly lower than nation as whole. In May 2010, the Nation added 431,000 jobs at a rate of 0.33%, up from a revised 290,000 job gain in April. This is the biggest gain for the nation in four years. The three-month moving average of jobs was up by 309,000 jobs per month.

The state of Illinois now has a net loss of 357,800 jobs since the beginning of the recession in December 2007. Over the last 12 months, Illinois shed 44,600 jobs at a rate -0.79%.

Through May 2010, the cumulative job growth for Illinois, RMW and the Nation compared to January 1990 stood at 6.86%, 8.85%, and 19.62%, respectively.



### **Demand for Owner Occupied Housing**

In a June 2010 Conference Board survey, a representative sample of 5,000 US households were asked if they planned to buy a home in the next six months. Only 1.9% of households said yes, the lowest reading in almost 30 years. The average positive response rate is 3.29%.

Nationwide, homeownership dropped to 67.1% during the first quarter, compared to a peak of 69% or higher during several quarters between 2004 and 2006. While high homeownership is typically viewed as a positive indicator, many housing professionals are reconsidering the push for high homeownership rates after the mortgage crisis.

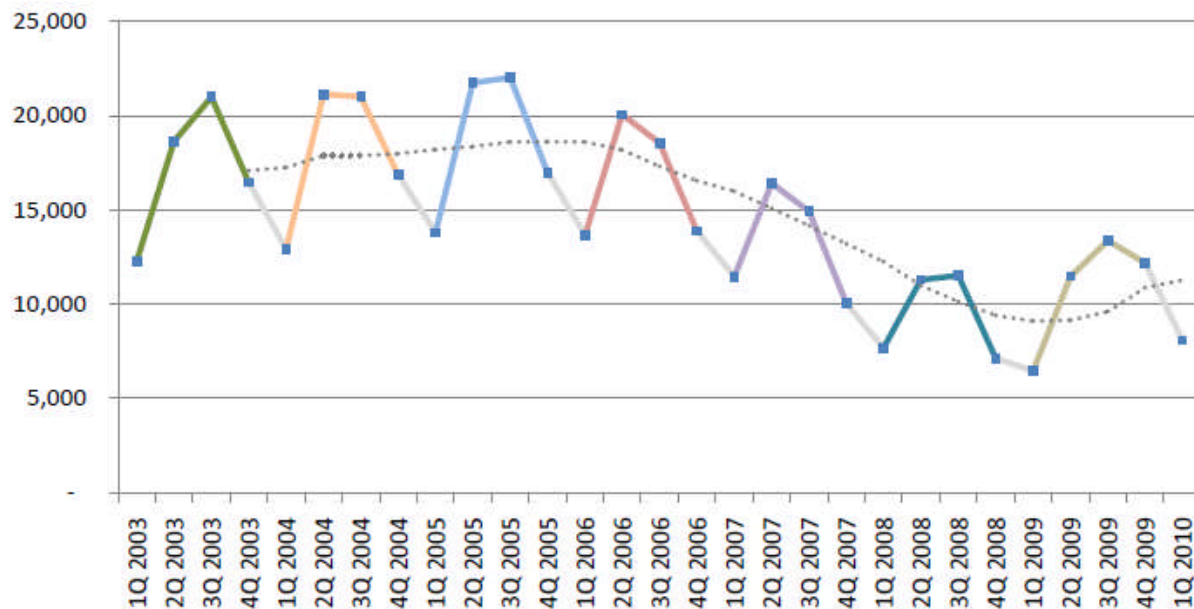
High unemployment, lower household incomes and the steady stream of foreclosure activity are continuing to have a negative effect on the homeownership rate in Cook County. Homeownership in the Chicago area plunged in the first quarter to its lowest level in almost eight years. The percentage of people who own their own homes fell to 67.4% during the first quarter, from 69.0% during the fourth quarter and 69.1% during the first quarter of 2009, according to a quarterly survey by the U.S. Census Bureau. The rate is at its lowest point since the third quarter of 2002, when it was 67.3%. The rate peaked at 71.2% in the third quarter of 2006.

Moreover, the local homeownership rate--69.3% in the third quarter--is still well above historic levels, according to the U.S. Census Bureau. The rate was in the mid-60% range in the mid-1990s. Homeownership is likely to fall as fewer people qualify for mortgages. Other people, especially twenty-somethings, who a few years ago would have been in the market for their first home, may think twice about buying. Homes in the Chicago Metro Area are expensive relative to incomes, suggesting that prices have to fall more or incomes have to rise for the market to reach equilibrium. The median home price was 3.3 times the median income in the Chicago area in the third quarter, down from a peak of 4.2 in 2005, but still above the average of 2.6 from 1980 to 2000.

### Cook County Assessor's Office First Quarter 2010 Residential Sales Analysis

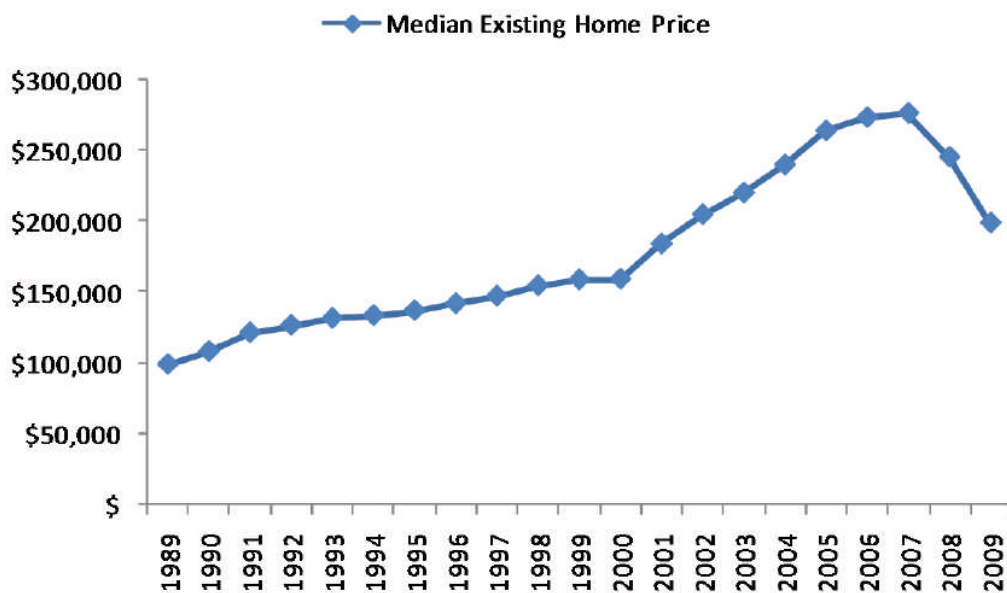
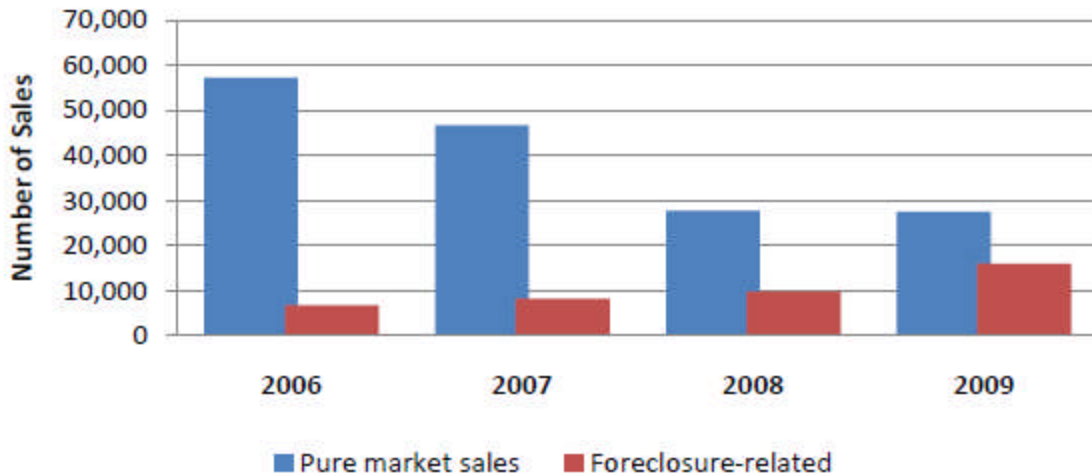
Research conducted by the Cook County Assessor's Office (CCAO) in 2009 showed that there are two distinct residential markets operating in the county – a market consisting of “pure market” sales and one of “foreclosure-related” sales. Statistical analyses conducted by the CCAO showed these two markets operate independently of one another, with the foreclosure-affected properties losing value to a much greater extent than normal homes.

The graph below shows sales volume for Cook County homes since 2003. The trend line is a four quarter moving average, which smoothes the quarterly changes to show the market trends. The moving average is a lagging average, based on the four previous quarters of sales, so rapid changes in the market are not immediately apparent, but overall trends can be determined despite wide quarterly variation. As can be seen, quarterly sales volume has been trending upward over the past year – but is still significantly lower than before the real estate market crashed. Despite the promise of increasing sales volume, this overall glimpse of the market is somewhat misleading; many sales in recent years have been foreclosure-related.



The chart below shows the relative changes in sales volume between pure market sales and foreclosure-related sales from 2006 to 2009. While the total sales volume in 2009 was 15.6% higher than that in 2008, the number of pure market sales remained virtually unchanged, decreasing by one percent; the number of foreclosure-related sales increased by 62.9% over the same period. While the market may appear to be mending when overall statistics are viewed, disaggregating the two types of sales shows that the volume of distressed sales is increasing while the number of pure market sales actually fell to a new low in 2009.





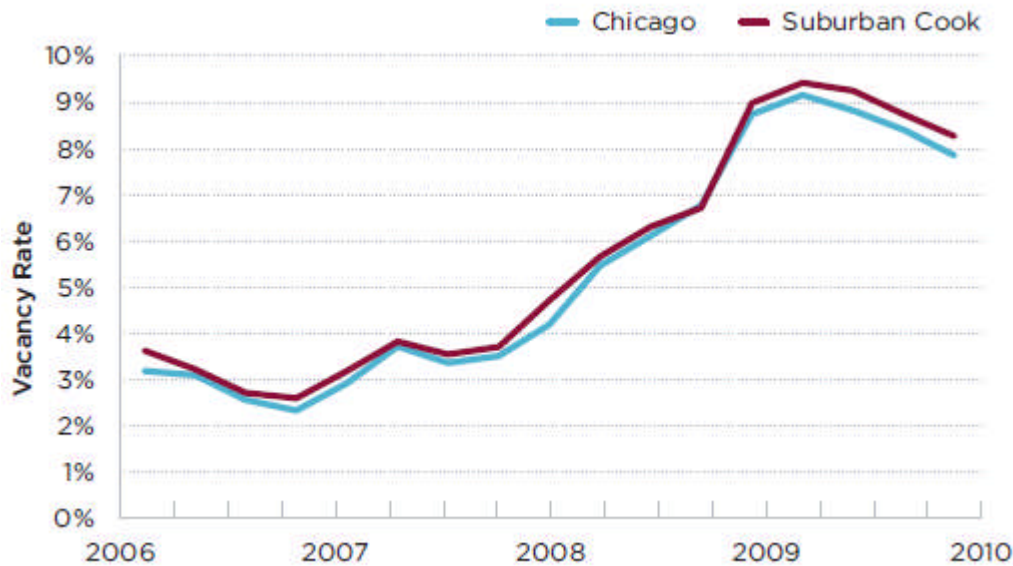
### **Demand for Rental Housing**

The median suburban net rent rose by almost 3% in the first quarter of 2010, according to Appraisal Research Counselors, a Chicago-based consulting firm. It was the first year-over-year rent increase since the third quarter of 2008. The suburban occupancy rate rose to 92.7% in the first quarter, vs. 92.2% in the fourth quarter and 91.3% a year earlier. Occupancy last peaked at 97.1% in mid-2006.

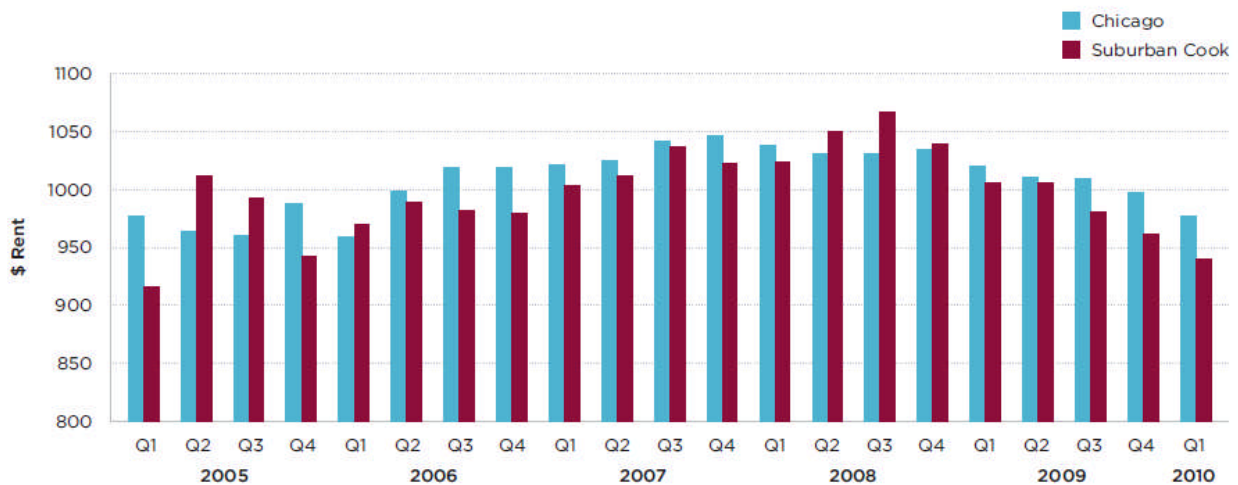
The bad job market has forced many younger renters to double up or live with their parents, depressing demand for apartments and weighing on occupancies and rents. But the housing crisis has helped landlords, as would-be buyers of single-family homes or condominiums have deferred purchases and continued to rent.



According to the DePaul Institute for Housing Studies, because of relatively weak consumer demand, high unemployment, and low consumer sentiment, apartment vacancies in suburban Cook County are in the 8.5–9% range and apartment rents are down about 7%.



The Institute's latest survey shows a loss of 2.3 percent from 4Q08 net rent levels with median net rent currently at \$1.07 psf. Results vary by submarket but like downtown, the rate of decline has slowed. Compared to three years ago, net rents are up a mere 1.4 percent. Occupancy is 92.2 percent - just above the level posted a year ago.



Fair Market Rent (FMR) is an estimate of local rental rates by bedroom size developed by HUD for use within their programs. The FMR is an estimate of the 40<sup>th</sup> percentile rent. This is the rent at which 40 percent of the rental housing units can be rented.

In Cook County, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,213. In order to afford this level of rent and utilities, without paying more than 30% of income on

housing, a household must earn \$4,043 monthly or \$48,520 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of \$23.33. A minimum wage earner must work 131 hours per week, 52 weeks per year. Or, a household must include 3.3 minimum wage earner(s) working 40 hours per week year-round in order to make the two bedroom FMR affordable. In Cook County, the estimated mean (average) wage for a renter is \$19.23 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 49 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable. Monthly Supplemental Security Income (SSI) payments for an individual are \$705 in Cook County. If SSI represents an individual's sole source of income, \$212 in monthly rent is affordable, while the FMR for a one-bedroom is \$1,061. A unit is considered affordable if it costs no more than 30% of the renter's income.

## **Foreclosures**

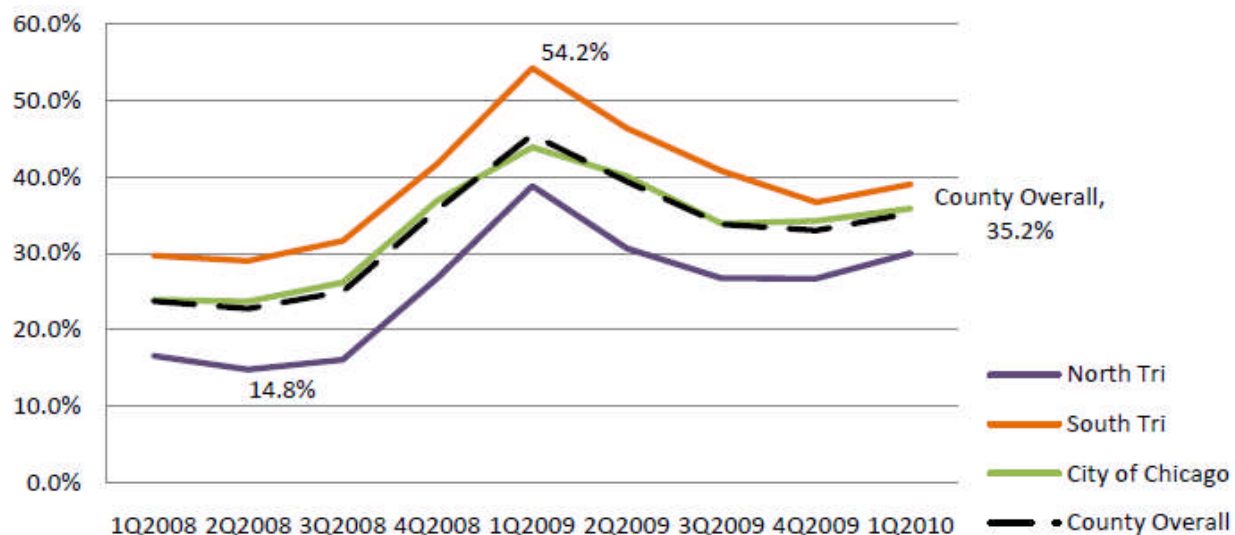
According to national forecasts conducted by the Mortgage Bankers Association (MBA) and the Federal Reserve Board, the number of foreclosure starts have peaked. Subprime mortgage foreclosures peaked earliest in the first quarter of 2009, followed by prime mortgages in the third quarter and FHA/VA mortgages in the fourth quarter.

Other data, however, indicates that foreclosures will continue to climb. MBA's report for the first quarter 2010 shows 10% of all mortgages were delinquent. The data shows a disturbing increase in delinquency rates on prime mortgages. While subprime lending played a key role in the first wave of mortgage defaults, job loss and the condition of the overall economy seems to be playing a greater role in current foreclosures.

At the local level, the number of foreclosures are still increasing. From the beginning of 2006 through the end of March 2010, a total of 64,903 foreclosures have been filed in suburban Cook County. Of those, 24,813 have been completed. The National Association of Realtors estimates that 3.7% of prime mortgages and a staggering 25% of subprime mortgages in the Chicago Metro Area are either in the foreclosure process or have completed the foreclosure process.

### **Cook County Assessor's First Quarter 2010 Foreclosure Analysis**

Countywide, just over one third of the sales in the first quarter of 2010 were foreclosure-related. As with sales volume and the incidence of foreclosures, the proportion of sales that are foreclosure-related varies widely by township and triennial district. The chart below shows the percent of total sales that were foreclosure-related by triennial district ("Tri") over the past two years.



The proportion of foreclosure-related sales has been the highest in the South Tri, which includes the south and west suburbs, peaking at 54.2% in the first quarter of 2009 before falling back to 39.0% in the first quarter of 2010. With thirty percent of sales foreclosure-related in the first quarter of 2010, the North Tri, which covers the north and northwest suburbs, had the lowest percentage of sales affected by foreclosure in the county. While the North Tri had a significantly lower percentage of sales that were foreclosure-related in early 2008 – less than fifteen percent of sales were foreclosure-related compared to 30% in the South Tri – the gap between the North Tri and the other triennial districts has narrowed in recent quarters as foreclosures spread into formerly stable areas of the North Tri.

Foreclosure-affected homes sold at substantial discounts from 2009 market value, and from pure market sales in the same Tri. Foreclosure-related sales in 2009 sold, at the median, for only 50% of market value countywide. As with pure market sales, the percentage of value for foreclosure-affected sales varied widely by triennial district and township. The median foreclosure-related sale in the North Tri was at 63% of value, while the medians for the South Tri and the City of Chicago were near 45%. In Cicero Township, the median 2009 sale occurred at only 28.1% of market value, while median foreclosure-related sales in Lemont and North Chicago townships were at over 80% of value.

#### Multifamily Foreclosures

Overall, 5.1% of apartment buildings in Cook County have received a foreclosure filing in the past four years. One half of those filings occurred in 2009 or the first quarter of 2010. While new foreclosure filings on apartment buildings have moderated in recent quarters, completed foreclosures have continued to rise, reaching a new high of 48 foreclosures during the first three months of 2010, as can be seen in the chart on the right. The number of foreclosures has increased over 160% from the same period in 2009; completed foreclosures have increased every quarter for the past five quarters. Close to 75% of foreclosed apartment buildings in Cook County are located in the south and west sides of Chicago, though those areas contain less than 40% of the total apartments in the county.

Additional foreclosure data from the Cook County Assessor is included in Appendix F.

#### Condominium Foreclosures

Foreclosed units within a condo development have the potential to jeopardize the stability of the entire development as greater share of the financial responsibilities fall to the remaining residents, particularly in buildings where investors bought multiple units. According to the

Woodstock Institute's data for the first six months of 2010, foreclosures on condominium units represent an increasingly large share of new foreclosure filing activity in Suburban Cook County. Actions on condominium units in North and Northwest Cook County grew by approximately 75%. In 2010, 30 percent of all foreclosure filings in North Cook County were on condominiums, compared to a 22 percent share of total filings in the first half of 2009. Forty-four percent of foreclosure filings in Northwest Cook County were on condominium units to date in 2010. Distressed developments with a large number of foreclosed units within the development account for a large share of these filings. Municipalities with the largest number and concentration of condominium foreclosures include Palatine, Schaumburg, Hoffman Estates, Wheeling, and Arlington Heights.

### **Assisted Housing Stock**

The HUD Section 8 Program provides a variety of financial assistance to developers and owners of rental properties in order to provide affordable housing opportunities. The units developed under this program are not administered by the County. The developers and property managers of assisted properties have contractual agreements directly with HUD. In exchange for mortgage assistance, the rental properties pledge to make a certain number of units affordable for contract period. Once the contract period is over, the project owner has no obligation to maintain the units as affordable and can rent the units at the market rate which would result in a loss of housing affordability within the County. Of the units currently assisted, the contractual affordability periods on 929 of those units will expire by 2015.

Low Income Housing Tax Credits (LIHTC) is a tax incentive program designed to increase the supply of quality, affordable rental housing by helping developers offset the costs of low-income rental housing developments. This program has been the largest driver of the production of new affordable housing in the country over the last fifteen years. In Illinois, funding is allocated by the Illinois Housing Finance Agency. The table below includes all projects placed in service through 2007.

In 2010, sixteen projects located within the Cook County Consortium received awards from IHDA, which would add 1,273 new affordable units to the affordable housing stock.

### **Low-Income Housing Tax Credit Properties in Cook County**

PROJECT	City	Total Units	Low Income Units
VICTORY CENTRE OF BARTLETT ILF	BARTLETT	104	83
GREENWOOD APARTMENTS/BELLWOOD	BELLWOOD	11	7
PRAIRIE VIEW APTS.-PHASE II	BELLWOOD	36	36
PRAIRIE VIEW APTS.	BELLWOOD	48	48
FAIRVIEW APTS.	BLUE ISLAND	99	99
PATHWAY OF RIVER OAKS	CALUMET CITY	109	87
VICTORY CENTRE OF CALUMET CITY SLF	CALUMET CITY	105	94
CALUMET PARK SENIOR HOUSING	CALUMET PARK	70	70
OLYMPIC VILLAGE	CHICAGO HEIGHTS	320	305
THORNWOOD APTS	CHICAGO HEIGHTS	232	232
WENTWORTH GARDENS	CHICAGO HEIGHTS		
213 E. 24TH ST.	CHICAGO HEIGHTS		
COURTS OF CICERO	CICERO	3	3
COURTS OF CICERO II & III	CICERO	54	45
DREXEL HORIZON SENIOR LIVING	CICERO	71	71

VICTORY CENTRE OF SIERRA RIDGE ILF	COUNTRY CLUB HILLS	73	58
THE POINTE OF KILPATRICK	CRESTWOOD	122	91
ALEXIAN VILLAGE	ELK GROVE VILLAGE	104	93
THOMAS PLACE	GLENVIEW	144	108
VARYLIN TERRACE APARTMENTS	HARVEY	41	41
BETHLEHEM VILLAGE L. P.	HARVEY	72	72
VAIL APARTMENTS	HARVEY	30	30
15633-35 LEXINGTON	HARVEY		
19 W. 155TH ST.	HARVEY		
POPLAR CREEK VILLAGE	HOFFMAN ESTATES	121	90
FREEDOM VILLAGE	HOMEWOOD	198	198
OAKS OF WILLOW HILL	JUSTICE	263	263
LYNWOOD SENIOR HOUSING	LYNWOOD	80	63
LYONS SENIOR APTS.	LYONS	50	50
GOODELL PLACE APARTMENTS	MAYWOOD	22	22
520 SOUTH FIFTH AVENUE	MAYWOOD		
HERITAGE HOUSE	MELROSE PARK	144	144
MELROSE COMMONS APARTMENTS	MELROSE PARK	94	84
VICTORY CENTRE OF MELROSE	MELROSE PARK	109	98
MORTON GROVE SENIOR APARTMENTS	MORTON GROVE	56	56
ALDEN HORIZON AT OAK FOREST	OAK FOREST	84	75
PHEASANT RIDGE / HUNTER APTS.	ORLAND HILLS	176	176
522 WIMBLEDON PARTNERS	PROSPECT HEIGHTS	6	6
CARRIAGE CREEK APARTMENTS	RICHTON PARK	223	223
THE RESIDENCE AT CARRIAGE CREEK	RICHTON PARK	60	54
PLUM CREEK SLF	ROLLING MEADOWS	102	102
EMERALD VILLAGE	SCHAUMBURG	96	96
2601 COMMERCIAL	SOUTH CHICAGO HEIGHTS		
VICTORIAN PARK	STREAMWOOD		
TOTAL UNITS		3,732	3,473

## **Effect of the Housing Market on the Use of Funds**

The current housing market will have a large effect on how HOME and CDBG funds are used to increase affordable housing. Based on the existing market, the County will focus on increasing the supply of rental housing, preserving existing affordable rental housing, increasing the affordability of homeownership for existing homeowners, fostering responsible homeownership opportunities, providing temporary tenant-based rental assistance to households at risk of homelessness.

### **Preserve and Increase Supply of Affordable Rental Housing**

According to a recent study conducted by the DePaul University Real Estate Center, market conditions are contributing to a massive loss in the number of affordable rental units within the County. Units that were once affordable are being converted to condominiums or receiving rent increases that make them unaffordable. The study projects that the number of affordable rental units will fall by an additional 38,000 units by 2020 while demand for such units will increase by 34,000. This includes projections for new affordable units; the actual predicted loss of affordable units is 78,000. For each new affordable unit built, two

existing affordable units would be lost. The net result in 2020 will be more than 185,000 households seeking, but unable to find, affordable rental housing in Cook County

In response, Cook County has partnered with the Urban Land Institute and the Preservation Compact to create the Suburban Cook County Multifamily Preservation Initiative. The primary goal of the initiative is to stem the loss of housing units due to conversion of affordable housing buildings/units to market rate. The program is designed to encourage the rehabilitation and preservation of quality rental housing throughout Cook County. It is through these efforts that the County intends to preserve and improve its rental housing stock. Consolidated Plan funds will be used to create new affordable rental units and preserve and rehabilitate existing affordable rental units.

#### Increase Affordability for Existing Homeowners

In an effort to maintain the quality of existing affordable owner-occupied housing and help existing low- and moderate-income homeowners lower their housing expenses, the County will offer a minor repair program that focuses on increasing energy efficiency improvements. The program will also assist homeowners refinance existing debt on the house where appropriate and necessary to assist the homeowner remain in the home.

#### Responsible Homeownership Opportunities

The current foreclosure crisis has re-shaped the real estate and mortgage industry. As a result, homeownership is relatively affordable compared to recent years as foreclosures have driven price reductions. On the other hand, lenders have tightened lending standards to make it more difficult for low- and moderate-income households to qualify for conventional lending without assistance. Given that many of the earliest foreclosures were due to improper lending standards and a lack of consumer education regarding homeownership, the County will offer a combination of financial assistance and homebuyer counseling to take advantage of historically low-interest rates and relatively low home prices to assist low- and moderate-income households achieve homeownership.

#### Tenant-Based Rental Assistance

With the economic downturn, there is a relatively large number of households experiencing unemployment or underemployment. The resulting loss of income is threatening a large number of families with potential homelessness. In response, the County is placing a high priority on tenant-based rental assistance.

## Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:

### **Affordable Housing Priorities**

The affordable housing priorities are based on the review and analysis of the information summarized in the first section of the Consolidated Plan, namely the community participation process, consultations, the needs assessment, and housing market analysis. For the purposes of this Plan, a housing unit is considered affordable if the total costs of housing, including utilities, is less than 30% of household income. If housing costs exceed 30% of household income, the household is considered to have a cost burden. Any household that pays more than half of its income for housing costs is considered to have a severe cost burden.

The lack of affordable housing for low- and moderate-income renters and owners, and the subsequent housing-related problems associated with this lack of affordability, was the primary concern throughout the Cook County planning process. It was also determined that a considerable number of low- and moderate-income households lived in housing units that HUD considered to have specifically defined housing problems, that could be determined to be substandard.

Based on these issues and definitions, the key findings of this Plan related to affordable housing needs include:

- According to a 2010 study by DePaul University's Institute for Housing Studies, 32,000 rental units in Cook County are at risk of foreclosure. Approximately 42 percent of small rental properties are "underwater" where the owners owe more on the mortgages than the market value of the properties.
- There is a significant county-wide lack of affordable rental housing for low-income households in suburban Cook County.
- A significant number of low-income renter households reside in units that have housing problems as defined by HUD.
- Low- and moderate-income homeowners in suburban Cook County are also being severely stressed by current housing and economic conditions.
- Downpayment assistance for moderate-income homebuyers is a growing need as lenders tighten loan standards for conventional financing.

### **Affordable Housing Objectives**

In addition to the funded strategies below, HOME funds will be used for the general administration of the program and to provide operating subsidies to qualified not-for-profit developers (CHDOs) to help expand their capacity to develop affordable housing.

For each of the following strategies, Cook County will develop additional criteria to rank how well potential projects meet critical needs of the community. These critical need factors will be incorporated into the proposal process to select projects. Critical needs will include



factors such as affordability, abandonment, foreclosures, and the promotion of mixed - income developments.

### **Strategy 1.1 Affordable Housing Program**

The Cook County Affordable Housing Program will provide assistance to qualified developers to increase the affordable housing stock in suburban Cook County through the HOME Program. Types of financing include pre-development loans, construction loans, bridge loans, and permanent financing. Eligible costs include acquisition, site preparation, construction, and related soft costs. Projects may include new construction or acquisition and rehabilitation. Projects may create homeowner or rental units.

Homeowner projects must serve low- and moderate-income households. Priority will be given to projects that stress quality design and construction to ensure their long term contribution to the improvement of the neighborhood. Preference will also be given to projects that incorporate energy efficiency concepts, sustainable building practices, and universal design standards.

Rental projects must serve low-income households. In projects with five or more assisted units, at least 20% of the units must serve households at or below 50% of the area median income. Priority will be given to projects that agree to longer affordability periods, serve a high priority population, including elderly, disabled, formerly homeless, or very low-income households.

Developers must be in good standing with the County, demonstrate the capacity to comply with all applicable federal regulations, and be able to complete the development in a timely manner. All projects will be reviewed using subsidy layering analysis to determine the minimum amount of investment. A portion of this program budget will be set aside for use by qualified not-for-profit housing developers (CHDOs).

The five year goal of this program is to develop 855 units of affordable rental housing and 95 units of new homeowner units in suburban Cook County.

### **Strategy 1.2 Tenant-Based Rental Assistance**

The County will fund a tenant-rental assistance program with HOME funds to help extremely low-income households avoid homelessness. The County will develop and administer this program in close coordination with other agencies serving this clientele, including the public housing authorities and the members of the Continuum of Care. Special consideration will be given to projects that serve the needs of chronically homeless individuals. Over the course of the five-year plan, it is expected that projects funded from this strategy will receive approximately eight percent of the HOME allocation and assist 875 households.

### **Strategy 1.3 Homeowner Rehabilitation**

The County will provide financial assistance to existing low- and moderate-income homeowners through municipalities and regional not-for-profit housing programs to make necessary repairs and energy efficiency improvements to their homes. The goals of the program are to extend the life of existing housing stock and to lower the costs of maintaining a home. The assistance will take the form of a deferred payment loan forgivable after ten years. The five year goal is to rehabilitate 500 low- and moderate-income single-family owner occupied units in suburban Cook County.



The County will also fund the "Get the Lead Out" program to reduce the number of homes with lead-based paint. This program will provide limited and minor repair to homes built before 1978 to remediate and abate lead-based paint hazards. The five year goal is to make 250 homes lead-safe.

Note: Consortium members Berwyn and Cicero have HOME-funded single family rehabilitation projects from previous years that will continue into this Consolidated Plan.

### **Strategy 1.4 Homebuyer Assistance**

The Cook County Homebuyer Assistance Program will provide financial assistance and counseling to low- and moderate-income households to purchase their first home. Each qualified homebuyer is eligible to receive \$10,000 or 6% of the purchase price of the home, whichever is greater, but no more than \$14,999 will be loaned. The funds can be used for down payment and closing costs associated with the home financing. The assistance will take the form of a deferred payment second mortgage, forgivable after five years. The five year goal is to serve 125 low- and moderate-income Cook County homebuyers.

## **Needs of Public Housing (91.210 (b))**

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

### **Housing Authority of the County of Cook**

The Housing Authority of the County of Cook, also known as the HACC, is the second largest public housing authority in Illinois. HACC's jurisdiction is suburban Cook County, except for those municipalities that have a public housing authority. The HACC is a municipal corporation that was established in 1946 to serve 108 communities, as well as unincorporated areas in suburban Cook County. HACC's conventional public housing program consists of over 2,100 owned units of low-income housing. HACC also administers several rent assistance programs to meet the housing needs of our rental participants. The Rent Assistance Division services over 12,000 families, senior citizens, and persons with disabilities. There are approximately 15,000 households on the Housing Voucher waiting list. It also provides a counseling program to help families consider their full range of housing opportunities in all parts of suburban Cook County. Other programs such as the Mobility Assistance Program, Family Self-Sufficiency Program, and Home Ownership Program are designed to make a positive difference and help participants achieve independence. The HACC believes that, with the partnership of public and private resources, the goal of assisting participants to pay for comfortable, affordable private housing can be successfully accomplished. Currently, all of the needs of HACC are met with public housing funds.

### Turnstone

Turnstone is a subsidiary non-profit developer associated with HACC. Since its inception in 1998, Turnstone has assisted over 1,100 single and multi-family units. Turnstone focuses primarily in geographic areas not impacted by racial and/or economic segregation. Its emphasis is on securing scattered sites for low density, mixed-income housing units, ideally in job-rich areas of the County, or those experiencing high job growth. Turnstone is the only agency of its kind, serving all the communities of suburban Cook County.

### Section 504 Needs Assessment

HACC signed a Voluntary Compliance Agreement (VCA) with the U.S. Department of Housing and Urban Development (HUD) on April 26, 2010 to address its Section 504 needs. A needs assessment and transition plan will be conducted as part of the VCA, and most likely will be completed in 2011.

### Public Housing Properties and Scattered Site Developments

HACC Developments		
Type	Property	City Zip
Family	CELINA BLAKE/VERA L. YATES HOMES	Ford Heights, 60411
Family	JOHN MACKLER HOMES	Chicago Heights, 60411
Family	SUNRISE APARTMENTS	Chicago Heights, 60411
Family	Richard Flowers Homes	Robbins, 60472
Family	DANIEL P. BERGEN HOMES	Chicago Heights, 60411
Family	Edward Brown Apartments	Robbins, 60472
Family	Robert Allison Homes	
Elderly	Turlington W. Harvey Apartments	Harvey, 60426
Elderly	Henrich House	Des Plaines, 60016
Elderly	Golden Towers I	Chicago Heights, 60411
Elderly	Cora Covington Apartments	Chicago Heights, 60411
Elderly	Jane R. Perlman Apartments	Evanston, 60201
Elderly	Wheeling Tower	Wheeling, 60090
Elderly	The Albert Goedke House	Arlington Heights, 60439
Elderly	Victor Walchirk Apartments	Evanston, 60201
Elderly	Franklin Apartments	Franklin Park, 60131
Elderly	Edward Brown	Robbins, 60472
Elderly	Juniper Tower	Park Forest, 60466
Elderly	Huntington Apartments	Niles, 60714
Elderly	Armond King Apartments	Skokie, 60076
Scattered	Family Scattered Sites	Wheeling
Scattered	Family Scattered Sites	Evanston

Turnstone Developments		
Type	Property	City Zip
Senior	Wisdom Village Senior Residences	Calumet Park, 60827
Senior	Victory Centre of River Oaks	Calumet City, 60409
Senior	Barrington Horizon	Barrington, 60010
Senior	Victory Centre of Park Forest	Park Forest, 60466

Senior	Thomas Place in Glenview	Glenview, 60025
Senior	Poplar Creek Village	Hoffman Estates, 60169
Senior	The Residences at Carriage Creek	Richton Park, 60471
Senior	Morton Grove Senior Residences	Morton Grove, 60053
Family	Thornwood Apartments	Chicago Heights, 60411
Family	Whistler Crossing / Pacesetter	Riverdale, 60827
Family	Pheasant Ridge/Hunter Apartments	Orland Hills, 60477
Family	Matteson Apartments	Matteson, 60443

## Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

### 3-5 Year Strategic Plan Public Housing Strategy response:

The Housing Authority of Cook County (HACC) is a separate legal entity whose board is appointed by the County Board President, subject to the approval of the Board of Commissioners. HACC is funded directly by HUD and governed by HUD regulations.

Currently, HACC is able to address the revitalization and restoration needs of its public housing properties through the use of public housing funds. The agency is rated a standard performer. Additional funds available through the Consolidated Plan programs are not needed to meet the needs of public housing residents. The Cook County Bureau of Community Development will work closely with HACC to ensure public housing residents have access to programs funded through the Consolidated Plan.

The Resident Initiatives Program will continue to train, inspire, and empower public housing residents to become self-sufficient. Resident support services incorporate outreach services, which link residents to a range of support assistance. Residents also will continue to receive training in organizing tenant councils, conducting elections, and participating in the management operations process. The Resident Advisory Board assists in preparing the Agency Plan, which includes the annual and five-year plans, and a resident is a commissioner on the Housing Authority Board of Commissioners.

Cook County Housing Development Corporation (CCHDC) D/B/A Turnstone Development Corporation, has formed a variety of partnerships to create affordable housing options. Turnstone is the nonprofit partner with private for-profit developers in tax-credit projects to

preserve, build, and redevelop both senior and family housing units. Together with Turnstone, HACC has plans to redevelop its public housing project in Ford Heights and is currently redeveloping the public housing development in the Village of Summit. The Summit property is currently being demolished and has applied for funding to the County's HOME Program and the IHDA's Low Income Housing Tax Credit Program.

## **Barriers to Affordable Housing (91.210 (e) and 91.215 (f))**

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

In 1991, HUD published a study that found various regulatory barriers—public processes and requirements that significantly impede the development of affordable housing without commensurate health or safety benefits—directly raise development costs in some communities by as much as 35 percent. A number of causes, including infrastructure costs, local building practices, bureaucratic inertia, and property taxes contributed to this network of barriers. The report concluded that opposition to affordable housing, often called “Not In My Back Yard” or NIMBY, was the underlying motive that lay behind many of these regulatory barriers to intentionally limit growth in general and affordable housing in particular. The Consolidated Plan must describe the jurisdiction's strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing.

Cook County is almost entirely composed of Home Rule Jurisdictions and has no authority over the land use regulations of municipalities in the county. Municipalities are empowered to make land use decisions, adopt zoning plans and building codes, and establish fees and charges that officials feel best fit their individual circumstances.

The County, however, can have some influence on the lack of affordable housing and the rising cost of building, buying and renting housing through property tax incentives implemented by the County Assessor's Office and by allocating funds to help acquire, rehabilitate and construct affordable housing.

The County will continue to carry out a tax incentive strategy that is intended to add affordable units to the county's housing stock. The County has enacted property tax incentives to encourage the rehabilitation and construction of affordable multi-family housing. Any such building is eligible to receive a Class 9 property tax assessment. The tax incentive reduces the owner's property tax bill by up to 50 percent for ten years. This is a renewable incentive. At least 35 percent of the units must be leased at rents affordable to low- or moderate-income households thus enabling the owner to keep rents affordable.

“The Affordable Housing Planning and Appeal Act” of Illinois requires local governments, in which less than 10 percent of the housing units are affordable to households earning 80 percent or less of the Area Median Income and with a population over 1,000, to develop

affordable housing plans. Sixteen municipalities in Cook County have less than 10 percent affordable housing units; 11 are in the north and northwest suburbs, which also are the job growth areas in the County. Eleven of the 16 communities have submitted affordable housing plans to the Illinois Housing Development Authority: Glencoe; Kenilworth; Morton Grove; Northbrook; Northfield; Olympia Fields; Palos Heights; Palos Park; Western Springs; Wilmette; and Winnetka. Those who have not yet submitted plans are: Barrington Hills; Inverness; Lincolnwood; Park Ridge; and South Barrington.

Cook County has partnered with the Urban Land Institute and the Preservation Compact to form the Suburban Cook County Multifamily Preservation Initiative. The primary goal of the initiative is to stem the loss of housing units due to conversion of affordable housing buildings/units to market rate. The program is designed to encourage the rehabilitation and preservation of quality rental housing throughout Cook County. It is through these efforts that the County intends to preserve and improve its rental housing stock.

Cook County will continue to explore other ways to eliminate and mitigate regulatory barriers, such as the establishment of a local housing trust fund. The idea of a local housing trust fund is to create a permanent and dedicated funding source to assist developers in building affordable housing.

## Homeless Needs (91.205 (b) and 91.215 (c))

\*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

3-5 Year Strategic Plan Homeless Needs response:

In addition to the narrative below, please reference Table 1A located in Appendix B.

The most recent Point Prevalence Survey for Suburban Cook County was conducted on January 22, 2009. There were 1,190 homeless persons counted on that date. Of the total 1,034 homeless persons were sheltered, and 156 persons were on the streets. Sixteen percent (16%) of the general homeless population in suburban Cook County reported having a serious mental illness, 19% suffered from chronic substance abuse, and 21% were victims of domestic violence. Homelessness in Suburban Cook County does not honor any racial boundaries. 51% of the homeless surveyed identified as Black/African American, 36% White or White/Hispanic, and 13% mixed or other race.

The Continuum of Care Housing Gap Analysis Chart on Table 1A identifies the current inventory of shelter beds, the number of shelter beds under development, and the unmet need, or gap, of shelter beds by shelter type (Emergency, Transitional Housing, and Permanent Supportive Housing) for individuals and persons in families with children. The

data in Table 1A is derived from the results of the Cook County Point Prevalence Survey conducted January 22, 2009.

Data from the Table 1A Housing Gap Analysis Chart indicates that 92% of the Emergency Shelter beds available during the Point Prevalence Survey were occupied, with most beds being dedicated to individuals (79%). On the night of the shelter count 463 Emergency shelter beds were available with 424 persons occupying those beds. There was a vacancy rate of 8%, which indicates that there was no appreciable gap of Emergency Shelter beds within the Cook County Continuum of Care, when shelters are open.

The Emergency Shelter bed system in Cook County is primarily seasonal (P.A.D.S. concept), generally being open from October-May each year, and closed during the warmer months. The shelter needs of the homeless population are year-round, but the nature of the system is inadequate to address those needs. Hotel and motel vouchers are available all year (while funding is available). A consistent, reliable, and capacity-sufficient year round emergency response option is essential to addressing the emergency shelter needs of homeless persons and families.

Table 1A data indicates that Transitional Housing (TH) beds were mostly occupied, at 83% on January 22, 2009, primarily by families with children (78%). There were more TH beds identified for persons in families with Children (78%), indicating that TH programs are focused more towards serving women and their children, and not individuals or men, especially those with disabilities.

The data indicates no significant gap in the number of TH beds available with 17% being vacant. The existing TH system structure presents very few housing options for individual males, many with disabling conditions, which would indicate that Transitional Housing may not be the best housing alternative for them. Therefore, while the TH component of the Continuum provides housing for a selected type of homeless person, other options, specifically Permanent Supportive Housing, are indicated for those who do not fit the conditions of the selection criteria.

The obvious and most significant Housing Gap identified on Table 1A is for the need for Permanent Supportive Housing (PSH). The identified need derived from the Continuum's survey research efforts attest to a scarcity of available PSH, with many of the available beds (66%) being targeted to persons with HIV/AIDS or serious mental illness. There is a demonstrated need for more than three times the number of beds currently available. Those persons who are Chronically Homeless are specifically in need of immediate housing and the intense and long term supportive services associated with PSH.

### **Chronically Homeless**

HUD defines the chronic homeless population as unaccompanied homeless individuals with a disabling condition, who have either been continuously homeless for a year or more or has at least four episodes in the past three years, and have been sleeping in a place not meant for human habitation and/or in an emergency homeless shelter. The most common disabling conditions are substance abuse and mental illness.

In the last Point In Time Count, 159 sheltered and 67 unsheltered persons were identified as chronically homeless per the definition of the U.S. Department of Housing and Urban Development (HUD). These 226 chronically homeless persons represent 19% of the Continuum's total homeless population. Nearly all (64%) of the identified chronically homeless population in suburban Cook County were seeking shelter and services through the Emergency Shelter system, while 14% were housed in Transitional Housing programs. While only 67 persons (43%) of the unsheltered homeless population were identified by survey as being chronically homeless, it is believed by the Continuum that many more

unsheltered persons went uncounted, and that a much larger proportion of that population most likely can be described as chronically homeless.

Cook County's chronic homeless population is significantly male (86%), between the ages of 31 and 60 years old (41%), and 51% African-American and 43% White, 6% were unknown or refused to answer. Ten percent of the White persons identified themselves as Hispanic. Forty-four percent (44%) of Cook County's chronically homeless population suffers from a serious mental illness, while 54% have an alcohol or substance abuse problem. Many of these individuals have dual diagnoses for both mental illness and substance abuse. Twenty-two percent (22%) have a physical or developmental disability. Less than half (30%) of the sheltered chronically homeless population has some income, while 70% indicated having no income at all. While only 9% of the general homeless populations were Veterans, 51% of the Chronically Homeless indicated that had Veterans status.

An evaluation of the data presented above lends itself to an obvious conclusion. The chronically homeless population in suburban Cook County exhibits certain physical, developmental, and psychological disability that exacerbates their disconnection from existing shelter and mainstream social support systems. Many of the existing shelters and programs are not designed or equipped to adequately address the issues involving the severity of disabilities (often multiple) of this population. This system disconnect intensifies this population's condition of poverty and isolation, leading to serial or chronic homelessness.

## Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

Through the planning process and in consultation with the CoC, the County has identified the following priorities to be addressed with Consolidated Plan funds over the next five years:

- Support and expand the capacity of the Cook County Continuum of Care and its member organizations to move homeless individuals and families into permanent housing situations.
- Provide support to organizations that prevent homelessness by providing temporary assistance to persons at risk of becoming homeless.
- Increase the supply of permanent supportive housing opportunities for chronically homeless persons, including the provision of tenant based rental assistance when necessary.



### Chronically Homeless

In its Strategic Plan, the Cook County Continuum of Care has specifically identified persons who are chronically homeless, homeless persons who suffer a serious mental illness, and homeless persons who have a substance abuse problem as the subpopulations whose needs are to be given priority when planning, developing, and coordinating resources for homeless housing and service delivery.

This statement of priority for chronic homelessness, and its contributing disabilities, will require a substantial shift in the use of the Continuum's resources in order to address this issue. This transformation will require some resources previously directed to serve other homeless subpopulations or for other forms of homeless housing and services to be targeted to ending chronic homelessness. Resources targeted to addressing the prioritized needs are essential. Efforts will be focused on providing the following two key elements: 1) an adequate supply of permanent supportive housing, either project- or tenant-based; or 2) a comprehensive supportive services framework needed to maintain housing.

## **Homeless Inventory (91.210 (c))**

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

### Emergency Shelter Programs

Emergency Shelter Program Provider Name	Region (CBSA)	Beds for HH with Children	Units for HH with Children	Beds for HH with no Children	Total Year-Round Beds
Journeys from PADS to Hope	North	0	0	0	0
The Harbour Inc.	North	0	0	6	6
WINGS Program Inc.	North	25	1	5	30
Aunt Martha's Youth Services	South	4	2	12	16
Bethel Community Facility	South	4	1	61	65
Crisis Center for South Suburbia	South	35	5	0	35
South Suburban PADS	South	0	0	0	0
B.E.D.S. Plus	West	0	0	0	0
Pillars	West	23	1	1	24
Town of Cicero	West	0	0	0	0
West Suburban PADS	West	0	0	0	0
<b>TOTAL</b>		<b>91</b>	<b>10</b>	<b>85</b>	<b>176</b>

Transitional Housing Program Provider Name	Region (CBSA)	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	Total Year-Round Beds
YMCA Network	County Scattered Site	54	18	20	74
Catholic Charities	County-Wide	145	38	41	186
CEDA Northwest	North	78	23	7	85
Connections for the Homeless	North	8	3	0	8
Fellowship Housing Corporation	North	18	6	0	18
The Center of Concern	North	8	4	8	16
The Harbour Inc.	North	40	20	18	58
WINGS Program Inc.	North	80	20	2	82
Bethel Human Resources	South	0	0	26	26
CEDA Bloom Rich	South	0	0	12	12
South Suburban Family Shelter	South	30	10	0	30
South Suburban PADS	South	0	0	20	20
Together We Cope	South	30	10	0	30
Town of Cicero	West	10	3	0	10
Pillars	West	24	8	0	24
Vital Bridges	West	4	1	4	8
West Suburban PADS	West	7	3	1	8
CEDA Central	West	34	13	1	35
<b>TOTAL</b>		<b>570</b>	<b>180</b>	<b>160</b>	<b>730</b>

Permanent Supportive Housing Program Provider Name	Region (CBSA)	Beds for Households with Children	Beds for Households without Children	Total Year-Round Beds
Housing Opportunity Development Corp.- Permanent Housing for Homeless	North	12	0	12
New Foundation Center-Salubrity House	North	0	8	8
New Foundation Center- Project Esperanza	North	0	8	8
New Foundation Center- Project Esperanza	North	0	4	4
Grand Prairie Services Shelter + Care (STARS)	South	35	21	56
Interdependent Living Solutions Center (Genesis Place)	South	0	10	10
Grand Prairie Services Shelter + Care	South	15	13	28
Housing Authority of the County of Cook- Vital Bridges Shelter + Care	West	4	13	17
Oak Park Housing Authority	West	0	5	5
Pillars (WCHIP)	West	13	24	37
Housing Authority of the County of Cook- VASH Vouchers	West	2	5	7
<b>TOTAL</b>		<b>81</b>	<b>111</b>	<b>192</b>

Homeless Prevention Service Provider Name	Region (CBSA)	Homeless Prevention Service Provider Name	Region (CBSA)
Catholic Charities	County-wide	Bethel Community Facility	South
CEDA Downtown	County-wide	Bethel Human Resources	South
Catholic Charities NW Suburban	North	Catholic Charities South	South
CEDA Neighbors at Work	North	Catholic Charities Southwest	South
CEDA Northwest	North	CEDA Bloom/Rich	South
Connections for the Homeless	North	CEDA Harvey	South
The Center of Concern	North	Center for Community Action	South
Together We Cope	North	Crisis Center for South Suburbia	South
CEDA Near West	West	Hope Community Services	South
CEDA Summit	West	Respond Now	South
Jewish Federation So Suburban	West	South Suburban Family Shelter	South
PLCCA	West	South Suburban PADS	South
Sarah's Inn	West	WINGS Program	South
Vital Bridges	West	Ford Heights Community Service Organization	South
West Suburban PADS	West		

## Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination

Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

### **Homeless Objectives**

All homeless strategies will be conducted in coordination with the local Continuum of Care (CoC), the Alliance to End Homelessness in Suburban Cook County. The CoC is an umbrella organization that coordinates homeless services provided in all of Cook County except for Chicago and Evanston. The key to the success of the Continuum of Care process is the inclusion of all community members. Membership of the Alliance to End Homelessness in Suburban Cook County includes providers of homeless services, county government and local towns and villages, not-for-profit organizations, community groups, faith communities, concerned residents, and private businesses and foundations. The Alliance uses grass-roots organization techniques to bring together caregivers and service providers in the region, ensuring that homeless issues are dealt with on a day-to-day basis. form a collaborative system, sharing information, referral, shelter, and service delivery within their local communities.

Through Community Based Service Areas (CBSA) the Alliance has helped to organize a collaborative network of service providers that is divided into three regions; the north, west, and south areas of suburban Cook County. This network is essential to the effective distribution of homeless services throughout the suburbs because it ensures communication, referrals, and, often times, shelter for homeless service consumers in the region.

In addition to the funded strategies below, a small portion of ESG funds will be used for the general administration of the program.

### **Strategy 2.1 Homeless Prevention**

The risk of homelessness is more prevalent than ever as a result of today’s economic conditions and housing market. Households that lost jobs in the sagging construction, manufacturing, and retail sectors and those who have not been able to secure full-time employment are among those facing homelessness. One of the best methods for addressing homelessness is to prevent the household from losing their housing in the first place.

Cook County will coordinate with the CoC to provide counseling services and financial assistance to households facing homelessness. The County will also work with the Continuum to monitor the success of discharge policies that address the risk of homelessness upon release of public institutions and other facilities. This program will receive a maximum of 30% of ESG funds and will be allocated to qualified non-profit organizations through a competitive proposal process. The five-year goal is to provide assistance to 875 households at risk of homelessness.

### **Strategy 2.2 Emergency Shelter & Transitional Housing**

Emergency shelters and transitional housing form the core of the continuum of the homeless service system. Cook County will continue to provide operational support to emergency shelters and transitional housing facilities to move homeless families and individuals to permanent supportive housing and independent living. This program will receive at least 35% of ESG funds and will be allocated to qualified non-profit organizations through a competitive proposal process. The goal is to provide shelter and services through emergency and transitional shelter network to 2,000 persons on an annual basis.

The County will work with the Continuum to ensure that necessary supportive services are available to homeless persons. This program will receive at most 30% of ESG funds and will be allocated to qualified non-profit organizations through a competitive proposal process.

### **Strategy 2.3 Permanent Supportive Housing**

Permanent supportive housing (PSH) is a combination of permanent affordable housing with voluntary services that helps people live more stable, productive lives. When developed and implemented well, PSH can be an exceptionally cost-effective way to serve those homeless persons with the greatest challenges. Not only is PSH a humane and compassionate way to provide permanent affordable housing for disabled homeless persons, but it costs no more to operate than it does to serve homeless persons through the traditional, informal network of hospital emergency rooms, jails, and emergency shelters. Beyond the simple monetary savings for communities, PSH has also been shown to contribute to significant positive outcomes for the people it houses. For example, research indicates that when homeless persons reside in PSH they experience decreases of more than 50% in emergency room visits and hospital inpatient days, decreases in use of emergency detoxification services by more than 80%, and increases in the use of preventative health care services. In addition, PSH tenants experience increases of 50% of earned income and 40% in the rate of participant employment when employment services are provided in supportive housing. In sum, PSH is a humane way to provide permanent affordable housing to homeless persons with the greatest needs.

One of the Continuum's goals to address chronically homeless persons is the creation of additional permanent supportive housing units. The lack of rental units affordable to households earning less than 30% of the area median income makes it difficult to transition out of the shelter system. All development and rehabilitation of permanent supportive housing will be addressed through the Affordable Housing program described above in Strategy 1.1. The Affordable Housing Program will provide financial assistance to qualified developers to increase the supply of affordable rental housing. Under the Affordable Housing Program, the County will provide additional consideration to projects that serve homeless families and individuals and households earning less than 30% of median area income. All goals related to the development of housing units are included in the Affordable Housing Objectives.

### **Strategy 2.4 Permanent Supportive Housing Rental Assistance**

As stated in Strategy 1.2 above, the County will reserve eight percent of its available HOME allocation for a tenant-rental assistance program. Additional consideration will be given to projects that assist chronically homeless individuals to secure and maintain affordable housing and avoid relapses into homelessness. The County will develop and administer this program in close coordination with other agencies serving this clientele, including members

of the Continuum of Care. All goals and accomplishments will be included in Strategy 1.2 above.

### **Chronic Homelessness**

To end chronic homelessness in suburban Cook County over the next ten years, the Continuum of Care's approach to addressing this problem must undergo a fundamental change in emphasis, from relying on the existing formula of a staged homeless housing system to a new effort based on the following key elements.

#### **Priority Needs and Resource Allocation**

In its Strategic Plan, the Cook County Continuum of Care has specifically identified persons who are chronically homeless, homeless persons who suffer a serious mental illness, and homeless persons who have a substance abuse problem as the subpopulations whose needs are to be given priority when planning, developing, and coordinating resources for homeless housing and service delivery.

This statement of priority for chronic homelessness, and its contributing disabilities, will require a substantial shift in the use of the Continuum's resources in order to address this issue. This transformation will require some resources previously directed to serve other homeless subpopulations or for other forms of homeless housing and services to be targeted to ending chronic homelessness. Resources targeted to addressing the prioritized needs are essential. Efforts will be focused on providing the following two key elements: 1) an adequate supply of permanent supportive housing, either project- or tenant-based; or 2) a comprehensive supportive services framework needed to maintain housing.

#### **Outreach, Engagement, and Long-term Support**

Increase and enhance Continuum-wide outreach and assessment capabilities, especially for persons with serious mental illness, through the establishment of a Continuum Assertive Community Treatment (ACT) team, which will coordinate with the Illinois Department of Human Services (IDHS), Division of Mental Health. ACT is an evidence-based practice that is especially well suited to the establishment of trusting relationships between homeless persons with mental illness and professional helpers.

In this model, outreach workers offer patient, persistent, and continuing contacts over relatively long periods of time, and are able to straddle multiple systems of care to access appropriate services. While such a team would not exclusively serve the chronically homeless, this population would be targeted for prioritized assistance.

#### **Permanent Supportive Housing Opportunities**

For those persons who have been identified by the Continuum as being chronically homeless, the Continuum needs to employ a strategy that assists persons to exit their homeless condition as quickly as possible by placing them in permanent housing and linking them to the necessary supportive services. This strategy recognizes that the factors contributing to the person's homelessness (their disabilities, etc.) can best be remedied by addressing those fundamental issues in a setting where the person is safely housed and has access to the support services that can prevent the reoccurrence of homelessness. It is further recognized that this supportive service environment may be required over a very long term, if not a lifelong, period of time, therefore requiring a significant investment of resources.

**Provision of Comprehensive Supportive Services**

The Continuum must implement a strategy that provides a comprehensive approach to the provision of supportive services for chronically homeless persons in a permanent housing setting. These services must be based on a specific plan of action for each chronically homeless client, with participating service agencies each contributing according to their strengths and resources in a cohesive and coordinated service plan.

**Continuum of Care System infrastructure**

The initiatives identified above will require an underlying system-level Continuum infrastructure in order to address and impact the chronic homelessness. It is anticipated that the implementation of the Cook County Homeless Management Information System (HMIS) will enable the Continuum to manage collected information more efficiently, to improve the effectiveness of service delivery, and to better understand the relationships between service utilization and client outcomes over time.

**Five-Year Initiatives to End Chronic Homelessness**

In order to begin implementation of the Continuum's plan to end chronic homelessness, the Cook County Continuum of Care will seek to implement the following initiatives over the next five years:

1. Priority Needs and Resource Allocation - The Continuum of Care will propose strategies, develop projects, and identify a resource allocation plan that focus on addressing the priority needs of the chronically homeless in suburban Cook County.
2. Outreach, Engagement, and Long-term Support - The Creation of a Continuum Assertive Community Treatment (ACT) team.
3. Permanent Supportive Housing Opportunities- Develop Safe Havens and Harm Reduction Residential Housing opportunities for 50 chronically homeless persons.
4. Provision of Comprehensive Supportive Services- Develop a coordinated and comprehensive supportive service implementation system for 50 chronically homeless persons living in Permanent Supportive Housing.
5. Continuum of Care System infrastructure - The implementation of the County's HMIS system will aid in the effective coordination of housing and supportive services for chronically homeless persons in suburban Cook County.

The Cook County Continuum of Care, through the collaborative partnership between Cook County and the Alliance to End Homelessness is dedicated to the eradication of chronic homelessness in the suburbs. The Continuum is well aware that reshaping the existing configuration of resource allocation, the housing and services delivery system, and the specific emphasis on the development of new Permanent Supportive Housing, will require a great level of cooperation and coordination within the framework of the existing homeless provider community. This transition will be difficult and require the detailed planning and patience, but the dedicated commitment of the Continuum to serve the overall needs of the homeless, will guide its implementation and eventual success.

**Discharge Coordination Policy**

A discharge policy is necessary to prevent the discharge of persons from publicly funded institutions or systems of care that will result in homelessness. The County and the Alliance to End Homelessness in Suburban Cook County and members in partnership with Cook County adopted a Discharge Coordination Policy for Suburban Cook County in September of 2007. In 2009, the County participated in a county-wide discharge planning



conference at Loyola University. The County and the Alliance will continue to examine enhancing existing policies and protocols to ensure effectiveness and to further enhance discharge planning cooperation. Currently, the Alliance to End Homelessness in Suburban Cook County and its members understand and agree to the following:

- **Foster Care** - The Alliance agrees with the formal protocol developed by the Youth Housing Assistance Program of the Illinois Department of Children and Family Services (DCFS) to provide housing advocacy and cash assistance to young people ages 18 to 21 emancipated from foster care. Up to six months prior to emancipation, a youth who is homeless or at risk of homelessness may apply to the program and if accepted, is assigned a Housing Advocate who helps to find housing, create a budget, and provide linkages for other services. The program offers cash assistance for security deposit and move-in expenses up to \$800 (\$1200 if parenting, pregnant or disabled) and a rental subsidy up to \$100 per month. Youth service providers and the DCFS Local Area Networks also understand and agree to this formal protocol.
- **Health Care** - The Alliance members will continue to work locally with hospital representatives to provide improved housing referral information for patients being discharged who are homeless since JCAHO accreditation procedures do not address housing placement specifically as a part of discharge planning.
- **Mental Health** - The Alliance agrees with the formal protocol of the Illinois Department of Human Services, Division of Mental Health (DHS/DMH) known as the "Continuity of Care Agreement" between State-Funded Inpatient Psychiatric Services (SFIPS) sites and community providers. The agreement cites the best practice of not discharging persons into homelessness; that SFIPS sites and provider agencies will work together to find appropriate housing that the individual is willing to accept; that if it is reasonably anticipated that housing will shortly be in place a SFIPS site may delay discharge to prevent homelessness; and if an individual is not housed at discharge, the clinical record must document the reasons.
- **Corrections** - The Alliance agrees with the formal protocol developed by the Placement Resource Unit (PRU) of the Illinois Department of Corrections that provides caseworkers to identify services needed by the ex-offender upon reentry, including housing placement.

## **Community Development (91.215 (e))**

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons. Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in

quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 Year Strategic Plan Community Development response:

In addition to the narrative below, please refer to HUD Table 2B located in Appendix B.

The community development section of the plan includes strategies to address the non-housing categories of need, including infrastructure, public facilities, public services, and economic development. Each strategy includes both short-term and long-term objectives and performance outcomes designed to meet CDBG's overall objectives of creating a more suitable living environment and expanding economic opportunities primarily for households earning less than 80% of the area median income.

### **Assigning Priorities**

Community Development priorities were developed based on the review and analysis of the information summarized in the first section of the Consolidated Plan, including the community participation process, consultations, the needs assessment, and housing market analysis.

The community development section of the plan includes strategies to address the non-housing categories of need, including infrastructure, public facilities, public services, and economic development.

#### **Municipalities**

- 52% of municipalities indicated that street improvements were a first or second priority for funding.
- 23 of municipalities indicated that water main improvements were a funding priority. 12% of municipalities indicated that water main improvements were a first or second priority and another 11% of municipalities listed it as a third.
- 15% of municipalities indicated that sewer improvements were a first or second priority for funding.
- 24% of municipalities indicated that single family housing rehab is a first or second priority for funding and another 14% of municipalities listed it as a third funding priority.
- 11% of municipalities would like to offer services and tools to minimize the effect of foreclosure as a first or second priority for funding.
- 13% of municipalities indicated that ADA improvements are a first or second priority for funding and another 6% of municipalities listed it as a third funding priority.
- 7% of municipalities indicated that stimulating economic development is a first or second priority for funding and another 3% of municipalities listed it as a third funding priority.
- Municipalities indicated that public service offerings were not a first or second funding priority.

#### **Non-profit Organizations Overall**

- 45% of non-profit organization indicated that housing was a priority for funding.
- 24% of non-profit organization indicated that special needs housing was a priority for funding.

- 32% of non-profit organization indicated that services are a priority for funding.
- 20% of non-profit organization indicated that public facility improvements are a first or second priority for funding.
- 15% of non-profit organization indicated that funding would be used for overhead costs and another 6% for salaries.

### **Community Development Strategies**

Cook County's primary short-term objective is to arrest the decline and stimulate investment in low-income areas through structural improvements, economic development activity, and provision of needed public services. The overall long-term objective is to create viable urban living environments that feature a high quality of life, mixed-income housing, and economic opportunities.

For each of the strategies below, Cook County will develop additional criteria to rank how well potential projects meet the critical needs of the community. These critical need factors will be incorporated into the proposal process used to select projects. CDBG funds will also be used for overall planning efforts and the general administration of the program.

#### **Strategy 4.1 Facilities and Infrastructure Improvements**

The County will invest CDBG funds in projects that provide new and improved public facilities and infrastructure in CDBG-eligible areas. Potential infrastructure improvements include but are not limited to streets, sidewalks, street lighting, water services infrastructure such as stormwater, flood and drainage improvements, and acquisition of property for redevelopment. Community facilities include but are not limited to community centers, libraries, youth centers, senior centers, and parks. The goal of the program is to increase the suitability and sustainability of low- and moderate-income neighborhoods in suburban Cook County.

Part of this strategy is to focus investment on Neighborhood Improvement Areas (NIAs). NIAs include any area where at least 60% of the households are low- and moderate-income or where the County determines there is an overwhelming need for community investment. The County plans to invest 60% of its facility and infrastructure funding in these areas. The remaining 40% of facility and infrastructure funding will assist areas that qualify as CDBG-eligible. The County currently qualifies as an exception community, meaning that the County may invest CDBG funds in areas where at least 49.2% of the households earn less than 80% of the area median income.

Over the course of the five-year plan, it is expected that this strategy will receive approximately 53% of CDBG allocations. The goal is to complete 275 projects during the five-year period. These goals are based on the estimated amount of investment needed for each project and subject to change.

#### **Strategy 4.2 Housing Services**

The County will provide CDBG assistance to non-profits and public agencies to provide housing-specific public services that make decent, affordable housing more affordable and accessible to low- and moderate-income households. Eligible types of programs include but are not limited to housing counseling, foreclosure prevention, and fair housing activities. All eligible programs must satisfy the regulatory requirements of the CDBG program and be designed to primarily serve households earning less than 80% of the area median income.

Eligible uses include but are not limited to personnel expenses, program supplies, and other operating costs.

The CDBG regulations do not allow communities to spend more than 15% of its allocation on public services. Cook County expects to budget up to the maximum 15% each year and divide funding between Housing Services and Social Services (discussed below). Housing Service programs will receive 75% of the public service cap, which is approximately ten percent of the available CDBG funds. The five-year goal of the strategy is to serve 10,000 persons.

### **Strategy 4.3 Social Services**

The County will provide CDBG assistance to non-profits and public agencies to fund a new program or a quantifiable increase to an existing program that provides community-based services designed to enhance the quality of life. All eligible programs must satisfy the regulatory requirements of the CDBG program and be designed to primarily serve households earning less than 80% of the area median income. Priority will be given to elderly, disabled, youth, employment-related services, and homeless programs. Eligible uses include but are not limited to personnel expenses, program supplies, and other operating costs.

The CDBG regulations do not allow communities to spend more than 15% of its allocation on public services. Cook County expects to budget up to the maximum 15% each year and divide funding between Housing Services (discussed above) and Social Services. Social service programs will receive 25% of the public service cap, which is approximately 3.3 percent of the available CDBG funds. The five-year goal of the strategy is to serve 5,000 persons.

### **Strategy 4.4 Economic Development**

CDBG funds<sup>3</sup> will be used to support economic development initiatives throughout suburban Cook County. These efforts will foster business development and economic opportunities for low-income residents. Potential economic development projects include but are not limited to:

- **Direct Assistance to Businesses:** Technical and financial assistance to local businesses for the purpose of job creation or retention. Forms of assistance may include deferred payment loans, low-interest loans, and grants. The terms of the loan will vary based on the amount of assistance. Eligible costs include property acquisition / rehabilitation and the purchase of equipment. Assisted businesses must create at least one full-time position for each \$35,000 of assistance. At least half of all jobs created must be made available to low-income persons. Businesses receiving financial assistance may also receive supportive employment development services, including screening, referral, training, and placement of applicants for employment opportunities generated by the economic development project.
- **Microenterprise Assistance:** Financial assistance, technical assistance, and supportive services to facilitate the creation, stabilization and expansion of microenterprises. Microenterprises are defined as businesses with five or fewer employees including

---

<sup>3</sup> The majority of the County's economic development activities are supported with county corporate funds and through private and public sector partnerships. Employment training is provided by the President's Office of Employment Training (POET) using federal funds under the Workforce Investment Act Program and other resources. For clarity, this strategy is limited to potential CDBG-funded activities.

the owner. Financial assistance may be in the form of a grant or loan. Technical assistance includes workshops, consultations, and advisory services. Supportive services include child care, transportation, counseling, and peer support programs.

- **Commercial Façade Improvements:** Financial assistance to businesses located in low-income areas to make façade improvements and to correct code violations to their property. Forms of assistance may include deferred payment loans, low-interest loans, and grants. The terms of the loan will vary based on the amount of assistance. Eligible costs include labor, materials, supplies and soft costs related to the rehabilitation.

All assistance funded under this category are subject to strict underwriting review to ensure long-term economic feasibility and an adequate public benefit is provided. Priority will be given to projects that are located in low-income census tracts, create economic opportunities for low-income households, and promote “green” manufacturing in Cook County. Over the course of the five-year plan, it is expected that this strategy will receive approximately two percent of available CDBG funds and the strategy will assist businesses in the creation of fifty new jobs.

### **Strategy 4.5 Blight Removal**

CDBG funds will be used for the acquisition and/or clearance of dilapidated and blighted structures that destabilize residential neighborhoods and adversely effect commercial areas. The goals of this strategy are to stabilize the community, increase the health, safety and welfare for its residents, and provide development-ready land to foster reinvestment in the community. All properties acquired with CDBG funds must satisfy national objective requirements for a minimum of five years and are subject to change of use requirements. Over the course of the five-year plan, it is expected that this strategy will receive approximately two percent of available CDBG funds and the strategy will address 100 blighted properties.

### **Strategy 4.6 Planning**

CDBG funds will be used for neighborhood planning efforts to support the sustainability of low- and moderate-income areas. The County will provide financial and technical assistance to help eligible communities articulate community needs and develop plans and proposed projects for eligible CDBG projects. Over the course of the five-year plan, it is expected that this strategy will receive approximately one percent of available CDBG funds.

## **Antipoverty Strategy (91.215 (h))**

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

### 3-5 Year Strategic Plan Antipoverty Strategy response:

Poverty is an issue of income related to living wage jobs and the economic health of the county, region, and nation. A lack of education, under-employment, poor health or disabilities can contribute to poverty. The County is limited in the direct effect it can have on the rate of poverty in its jurisdiction through the CDBG, HOME, and ESG program funds. These resources are limited in comparison to the size of other poverty-related programs.

Cook County will, to the greatest extent feasible, provide job training, employment, and contract opportunities for public housing residents and other low-income residents in connection with construction projects funded under the Consolidated Plan. This provision helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency. In this way, Cook County will comply with Section 3 of the Housing and Urban Development Act of 1968. It is expected that a number of projects selected for Consolidated Plan funding will focus on assisting households in poverty.

The County's largest effort to reduce poverty is administered through the Cook County President's Office of Employment Training (POET). This is a federally-funded department that receives funding under the Workforce Investment Act of 1998. The Bureau of Community Development will work closely with POET to address the joint goal of alleviating poverty within the county.

### **Special Needs Analysis (91.205(d), 91.210 (d))**

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (Table 1B) of their Consolidated Plan to help identify these needs. HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

### 3-5 Year Non-homeless Special Needs Analysis response:

In addition to the narrative below, please refer to HUD Table 1B located in Appendix B.

Special needs refers to the needs of persons who are not homeless but who may require supportive housing or supportive services. These populations include elderly, frail elderly, persons with disabilities (including mental, physical and developmental), persons with alcohol or other drug addiction, and persons with HIV/AIDS and their families. Persons with mental illness, disabilities, and substance abuse problems need an array of services to keep them adequately housed and prevent bouts of homelessness. Indeed, mental illness and substance abuse are two of the largest contributing factors to homelessness.

### **Elderly and Frail Elderly**

HUD defines elderly households as those where the head of household is at least 62 years old. Frail elderly can generally be defined as households with elderly households with mobility and/or self-care limitations that make it difficult to dress, bath or get around inside the home. These households face a unique set of problems. For owners, the cost of maintaining a home rises with age of the house, yet incomes of elderly households are often fixed. Many elderly persons find it medically beneficial and an emotional comfort to remain in a familiar setting. This makes it difficult to relocate. As a result, a strong emphasis is placed on the elderly maintaining an independent, to semi-independent lifestyle, with close, convenient and immediate access to recreational, medical, and social service resources. For renters, it is clear that the existing stock of senior housing will not be adequate to meet the growing needs. While it is expected the private sector will accommodate a portion of this growth, the needs for affordable senior rental housing will only increase over the next five years.

The population age 85 and older is currently the fastest growing segment of the elderly population. The size of this age group is important for the future of the long-term care system because these individuals tend to be in poorer health and require more services than the young elderly. It is expected that the need for in-home assistance (e.g., homemaker, adult day service, and home delivered meals) will dramatically increase.

The Illinois Department on Aging has structured a statewide service system to meet the priority needs of the elderly and frail elderly. One of the Department's largest needs is to expand in-home and community-based services to enable seniors to remain in their own homes with high quality of life as long as possible. Services in suburban Cook County are provided through a local coordinating agency, AgeOptions, and a network of partner agencies. The local groups are responsible for planning, coordinating, and advocating for the development of a comprehensive and coordinated system of services for the elderly and caregivers within the boundaries of its service area.

Another growing need for elderly households is to support their caregivers. Nearly one out of every four U.S. households is involved in providing assistance to older family members and other older adults. Family members and friends provide approximately 80% of all home care to elderly households. According to the National Alliance for Caregiving, nearly one in five provide more than 40 hours of care per week. In Illinois, there are an estimated 1.2 million family caregivers providing an estimated 1.3 million hours of care to family members

### **Persons with Mental Illness**

Individuals experiencing severe and persistent mental illness are often financially impoverished due to the long-term debilitating nature of the illness. The housing needs for this population are similar to other low- and moderate-income individuals except for an additional need for a level of counseling and case management to ensure continued stability.



It is difficult to estimate the needs of non-homeless persons with severe mental illness. The Illinois Department of Human Services Division of Mental Health (DMH) is the lead agency in coordinating mental health services throughout the state. A conservative target need for supportive housing in Illinois for individuals with mental illness would be approximately 1,600 additional supportive housing options that would benefit the mental illness service delivery system.

### **Persons with Physical Disabilities**

Because of work disincentives, employment discrimination, and the lack of educational opportunities, over 70% of people with disabilities rely on Social Security Insurance (SSI) as a primary source of income. Housing for the disabled must include a variety of options to meet the unique needs of persons with diverse types of disabilities. Service needs included housing placement, intermediate care, supported living programs, supported employment, sheltered workshops, and rental subsidies for independent living.

Access Living and its partners conducted systemic testing of suburban newly constructed multi-family housing and found 47 of 48 buildings were out of compliance with the federal Fair Housing Act accessibility requirements. The general lack of accessible apartments in force people with mobility disabilities to live in units that have barriers and are not fully accessible. In the worst cast scenario, persons who could live independently are forced into institutional settings because of the lack of accessible housing.

### **Developmental Disabilities**

Most people with developmental disabilities are supported by their families or live independently without specialized publicly-funded developmental disabilities services. According to a national study, public developmental disabilities service systems provide services and supports to only 20 to 25 percent of all individuals with developmental disabilities. Public systems focus principally on persons who have significant functional limitations and who require services over and above the supports that their families are able to provide or that they can obtain through generic human services programs. According to the State of Illinois DHS, there are 11,214 people with developmental disabilities in Illinois who have unmet service needs. Of these, 17.6% have emergency needs and 51.8% have critical needs.

### **Persons living with HIV/AIDS**

The number of people in Cook County living with HIV or AIDS has doubled in the last eight years according to a 2010 report by the Cook County Department of Public Health. In 2008 there were 3,474 cases reported compared to 1,507 cases in 2000. The largest demographic diagnosed with HIV was African-American and white males between ages 30-49 who had same sex partners. Outside of Chicago, the suburbs of Cicero, Harvey and Maywood had the most diagnosed cases.

Suburban Cook County is included within the regional Housing Opportunities for People with AIDS (HOPWA) program administered by the City of Chicago. The City has identified the following needs:

- Ongoing access to rental assistance for existing clientele, including expanding participation of landlords in the long-term rental subsidy program operated by the State of Illinois

- Expanding the supply of larger rental units for families, including women with HIV and their children
- Supporting housing advocates and case managers to assist persons living with HIV/AIDS avoid homelessness
- Long-term housing options

## Summary

The County used a variety of sources to estimate the housing and supportive service needs of these sub-populations, including 2009 HUD CHAS data for Housing Problems by Self Care and Mobility Disabilities (included in Appendix F) and consultations with non-profit service providers. The following table summarizes estimated current need levels in the County. These figures include households that need decent, affordable supportive housing or supportive services to maintain independent living. Based on its needs assessment, the County has identified elderly, frail elderly, developmentally disabled, and the physically disabled as high priority needs. Persons with severe mental illness, persons recovering from substance abuse, persons living with HIV/AIDS, and victims of domestic violence were identified as medium priorities.

SPECIAL NEEDS SUBPOPULATIONS	Priority Need	Unmet Need
Elderly	HIGH	12,899
Frail Elderly	HIGH	3,024
Severe Mental Illness	MEDIUM	1,800
Developmentally Disabled	HIGH	1,300
Physically Disabled	HIGH	3,100
Persons w/ Alcohol/Other Drug Addictions	MEDIUM	1,096
Persons w/HIV/AIDS	MEDIUM	2,585
Victims of Domestic Violence	MEDIUM	1,500
<b>TOTAL</b>		27,304

## Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

In addition to the narrative below, please refer to Table 1B and Table 1C.

Special needs populations will always have a need for subsidized permanent supportive housing and supportive services. Permanent supportive housing (PSH) is a combination of long-term affordable housing with paired services that helps people live more stable, productive lives. When developed and implemented well, PSH can be an exceptionally cost-effective way to serve persons with special needs.

The County has established one strategy to use Consolidated Plan funds to serve the housing needs of persons with special needs. However, it is expected that most of the housing needs will be met with other sources of funds, such as HUD's Section 811 and 202 programs described below, that go directly to non-profit housing providers. The County will support local non-profits in applying for these additional funding sources.

In addition to housing, the County will make funds available through Strategies 4.1 Facilities and Infrastructure Improvements, 4.2 Housing Services, and 4.3 Social Services for facilities and service programs that cater to special needs populations.

### **Strategy 3.1 Supportive Housing Development**

All development and rehabilitation of permanent supportive housing will be addressed through the Affordable Housing Program described above in Strategy 1.1. The Affordable Housing Program will provide financial assistance to qualified developers to increase the supply of affordable rental housing. Under the Affordable Housing Program, the County will provide additional consideration to projects that serve households with special needs earning less than 30% of median area income. All goals related to the development of housing units are included in the Affordable Housing Objectives.

#### **HUD Section 811 Program for Persons with Disabilities**

Through the Section 811 Program, HUD provides funding directly to nonprofit organizations to develop supportive rental housing, such as independent living projects, condominium units and small group homes, with the availability of supportive services for very low-income adults with disabilities, and provides rent subsidies for the projects to help make them affordable. The funded developments allow persons with disabilities to live as independently as possible in the community by increasing the supply of rental housing with the availability of supportive services. On-going project rental assistance is also available to subsidize the difference between operating costs and rent receipts.

#### **HUD Section 202 Program for the Elderly**

Through the Section 202 Program, HUD provides capital advances and project rental assistance directly to non-profits to finance the construction, rehabilitation or acquisition of supportive housing for very low-income elderly and frail elderly persons. The program expands the supply of affordable housing with supportive services such as cleaning, cooking, and transportation. The capital advance is interest-free and does not have to be repaid as long as the project serves very low-income elderly persons for 40 years. On-going project rental assistance is also available to subsidize the difference between operating costs and rent receipts.

### **Housing Opportunities for People with AIDS (HOPWA)**

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of

households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.

3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

Not applicable. Cook County does not receive HOPWA funds directly from HUD.

## **Specific HOPWA Objectives**

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response:

Not applicable. Cook County does not receive HOPWA funds directly from HUD.